The NATIONAL UNDERWRITER



1841 1948 • SECURITY, THE NATION'S WATCHWORD

FIRE PREVENTION *is* YOUR BUSINESS

In every community there should be *organized* efforts to prevent fires. If the American people—the people in *your* community—were always conscious of the methods by which lives, jobs and property can be saved through fire prevention, today's alarming record would not exist.

Every insurance agent has a vital stake in the fire safety programs in his community. Do you regularly advise all your commercial and industrial clients on how to get rid of fire hazards in their plants and stores? Are you active in the local committees and organizations engaged in teaching and showing people how to prevent fires at home? Do you take part in clean-up and inspection campaigns? If community efforts such as these don't exist where you are, have you done everything possible to organize them?

Organizing methods are freely available. Several national associations will supply you with inspection forms, check lists, printed material, complete programs for reducing fire hazards and getting property owners to reduce fire hazards themselves. If you are not familiar with these facilities, we'll be delighted to make suggestions.

Good public relations can only be developed where the public is. Fire prevention can be accomplished only where the hazards are. Only the *local* representatives of the fire insurance industry can create the activity and inspire the efforts that will bring about a reduction in the terrible loss of lives, jobs and property caused by fire.

Security Insurance Companies

HOME OFFICE: NEW HAVEN, CONNECTICUT

Security Insurance Company of New Haven • The Connecticut Indemnity Company
The East & West Insurance Company of New Haven • New Haven Underwriters

CAPITAL STOCK COMPANY INSURANCE — Standard protection

THURSDAY, MAY 13, 1948

XUM

NATIONAL'S FAMILY ALBUM



Sizzling Sam ... *Is burning up the town with his fast pace and booming business. Full of steam, he writes a lot of good lines and writes them right. Works at capacity all the time, and growing bigger every year.*



Technical Ted ... *Knows how to write them completely and correctly. An authority on everything from rates to roofs. When something hits one of Ted's insureds – it's always covered. The companies never kick, and Ted's not kicking either.*



Useful Ulysses ... *The handiest man in town to know. Everybody calls on him to help on things, and he always can. And sooner or later almost everybody calls on him for good insurance ... he's a handy man on insurance matters too.*



N. F. G.* *The Perfect Agent. Does all these things and more. Sound steady protection and prevention service – all the time.*

*National Fire Group agents, of course

The National Fire Group

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MECHANICS and TRADERS INSURANCE COMPANY
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EXECUTIVE AND ADMINISTRATIVE OFFICES, HARTFORD 15, CONN.

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485 McGILL ST., MONTREAL 1, P. Q., CANADA

PACIFIC DEPARTMENT
234 BUSH STREET, SAN FRANCISCO 20, CAL.

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WEEKLY NEWSPAPER OF INSURANCE

The NATIONAL UNDERWRITER

MAY 13, 1948
52nd Year, No. 20

Lloyds Truce Ending Creates Stir Among Surety Underwriters

American Companies Ponder Action To Take Before June 30

NEW YORK—Surety underwriters are curious and concerned over what will happen to the bankers' and brokers' blanket bond market when the Lloyds truce is terminated some time before June 30. The initiative in terminating the truce rests on the American companies for, according to testimony given at the Mahoney committee hearings last winter, the truce is contrary to federal law. Consequently the truce must be discontinued before the moratorium on public law 15 runs out. The deadline will probably be beaten by several weeks.

American companies feel that some syndicates in Lloyds might actively solicit the business and cause confusion in the market. While Lloyds has not expressed any intention as to its action in competing for this business, an informed source has indicated that it is doubtful if Lloyds will engage in raiding.

Truce Background

According to testimony at the Mahoney committee hearings the truce is an oral agreement between London Lloyds and certain American surety companies, who write about 75% of the business, under which Lloyds refrained from writing bonds at rates lower than those in the Towner manual. It has been in effect about 13 years and came about as a result of severe competition during the early '30s when Lloyds underwriters became very aggressive and provided serious competition for the American companies. At the same time Lloyds enjoyed a large volume of reinsurance from the American insurers.

At that time the American group and Lloyds got together through counsel with the result that Lloyds agreed to retire from writing these bonds direct at other than rates called for in the Towner manual and at the same time were provided reinsurance premiums to equal the amount of business that they would cease to write. There was some slight disagreement among Lloyds syndicates in London but eventually the group which favored the truce won the others over.

It has also been indicated that Lloyds before the truce not only used a lower rate but also offered a broader form of coverage than the American market was offering.

At the Mahoney committee hearing it was stated that Lloyds at the time of the truce was writing about $3 million in premiums or one-sixth of the approximately $18 million written in this country. The American companies signatory to the truce also agreed to refrain from sponsoring tax legislation on a state or national basis unfavorable to Lloyds and also to oppose legislation of this type if introduced by a source other than the insurers.

Apparently the only such pertinent legislation of any importance introduced was the Hobbs bill which has been coming up in Congress for a number of years.

When the agreement was reached there was nothing to prevent Lloyds from writing any amount of business it wanted if it used Towner rates and Surety Assn. of America forms. Lloyds can write these bonds at lower rates than the American companies because they pay lower commissions, have lower home office expenses and are not subject to regulations in this country although they are regulated in Great Britain. There is a 4% tax on these bonds written by Lloyds that the banks must pay through the medium of revenue stamps. Lloyds is licensed in this country in Illinois and Kentucky and pays taxes in both of those states.

The truce was so arranged that either side could retire from it on their own volition. However it is agreed that if the American companies adhere to it after June 30 they will be in violation of American law, which does not control Lloyds, leaving it up to the American companies to effect the cancellation.

In the last two or three years because of rate reductions and other factors the American companies have not had enough volume of premium on these bonds to maintain their agreement with Lloyds regarding reinsurance. Consequently they have not kept up to the volume stipulated in the agreement. As a result Lloyds has not entirely refrained from seeking new business.

Additional Competition

One official thinks that the main competition for Surety Assn. companies now are independent American companies not members of the association who write bonds at rates other than those of Surety Assn. companies.

It is undoubtedly true that Lloyds underwriters could cause an upheaval in the market if they do actively go after the business. Its post-war activities in the aviation insurance field have caused great concern in the aviation underwriting market in this country.

However most informed surety people seem inclined to minimize the effect of the ending of the truce and indicate that the principal source of difficulty now is the continuous prodding by state regulatory officials who apparently believe that surety rates are too high. The surety companies point to the many rate reductions they have made in recent years and indicate that they do not feel the rates are excessive.

APPLETON & COX CHANGES

Hoffman Chairman; D. Farley Cox Is New President

Following upon the death of Henry B. De Gray, president of Appleton & Cox, who was killed in an accident at his farm, George D. Hoffman has been elected chairman, and D. Farley Cox, Jr. becomes president.

Also Owen E. Barker has been made executive vice-president jointly with Earle W. Murray.

Mr. Hoffman, who has been with the firm more than 52 years, became vice-president and director in 1920 and secretary in 1929, and was elected executive vice-president in 1943.

Cox Has Insurance Lineage

Mr. Cox, a vice-president and director since 1936, is a grandson of James F. Cox, one of the founders of the predecessor firm of Higgins & Cox, and the son of Douglas F. Cox, who was president of Appleton & Cox for many years until his death in 1940.

Mr. Barker joined Appleton & Cox in 1934, after being engaged in the brokerage business for 19 years with Marsh & McLennan. He was elected a vice-president in 1943 and became a director in 1945.

McAULIFFE TELLS N.F.P.A.

Fire Prevention Efforts Offer Meager Returns

Frank C. McAuliffe, chief of the Chicago Fire Insurance Patrol and presiwent of International Assn. of Fire Chiefs, in addressing the National Fire Protection Assn. at Washington this week gave a realistic and discouraging picture of the results of fire safety education and prevention by N.F.P.A. and related groups. He took up the problem from three angles and noted that there are few good effects to be found.

Prevention through education of the general public has imposed a stupendous amount of thought and labor on fire protection agencies that launch nationwide fire prevention campaigns requiring speeches, newspaper and radio publicity, and distribution of tons of printed educational material on the subject, Mr. McAuliffe said. The end results of this prodigious labor have been discouraging to say the least in view of the consistently high fire loss records.

This regrettable condition cannot be attributed to lack of enthusiasm on the part of fire prevention advocates nor to their inability to convey their points. It is due, rather, to the fact that people expect some visible evidence of returns. Expenditures for the prevention and control of fire give no such satisfaction, and unless the public is required by law or forced by increased insurance rates to correct potential fire conditions, it remains apthetic and lax in these matters.

Optimism Is Wishful Thinking

He said the eternal optimism which lies in the hope that individuals will heed and abide by simple, elementary fire precautions denotes wishful thinking. However, even though the results in this field do not seem commensurate with the expenditures involved, the gospel of fire prevention must be continued in anticipation of what it will produce in future generations, and to keep alive the few sparks that have been kindled.

A second principle of fire protection concerns laws and ordinances enacted to accomplish desired results of fire prevention. In this field, he remarked, there is again the human element which is in most cases, beyond control.

Legislation requiring installation of fire prevetnion and control features are only half of the story. The limitations of the effectiveness of this principle are shown by the inability of law enforcing bodies to control or prevent careless and indifferent individuals from rendering these safety devices useless by a single, thoughtless act.

Laws Circumvented

In still another way, he added, the practical application of this principle is defeated by other persons who for selfish reasons and through political pressure, circumvent laws for their own convenience and requirements. The penalty for violations of the codes consists merely in correction of the violations, which usually means they remain corrected just long enough for the inspector to depart the premises. When fires do occur and are of sufficient magnitude to arouse public storm, only one person in a million is prosecuted on charges of criminal neglect. It is evident that fire prevention laws, like the old prohibition laws, are not popular and therefore are most difficult to administer on a common sense basis. It is safe to say that 90% of the hotels in this country have fire doors that are not functioning, exits locked or blocked, plus a host of other violations in spite of the "heat" that has

(CONTINUED ON PAGE 13)

N. F. P. A. to Stress Fire Safety at All Levels

John L. Wilds Takes Helm at Big Meeting at Washington

WASHINGTON—The annual meeting of National Fire Protection Assn.



C. W. Pierce



John L. Wilds

here this week was in the nature of stock taking of things accomplished and a review of aims for the future. It was brought out by several speakers that the big goal is that of education on fire safety on a wider scale. The effects of N.F.P.A. work is being felt on the management level, and the new job is to reach employes and home property owners.

Strike Threat Cuts Attendance

Attendance was cut by half to about 500, owing to the threat of a railroad strike. However, delegates present, including many with the insurance industry, made up for slack attendance in enthusiastic interest in reports and papers on such subjects as the ammonium nitrate problem and water front fire protection, submitted by National board representatives, and that of George Haskell, American Mutual Alliance economist, on "Business Index and Arson."

New president of N.F.P.A. is John L. Wilds, president of Protection Mutual Fire of Chicago. He succeeds Curtis W. Pierce, president of Factory Association, who has served two terms.

Other officers are: Vice-presidents A. H. Stead, Dominion Board of Underwriters; and Russell Grinnell, Providence. Hovey T. Freeman, president of Manufacturers Mutual Fire, was reelected secretary-treasurer, and George W. Elliot, executive director of National Automatic Sprinkler & Fire Control Assn., is chairman of the board of directors.

Directors elected were A. L. Brown, chief engineer of the Factory Mutuals; H. R. Brown, College Park, Md.; L. S. Bush, engineer of the Pacific Board; J. F. Kidde, Belleville, N. J.; G. J. Richardson, secretary International Assn. of Fire Fighters, and F. C. McAuliffe, chief of the Chicago Fire Insurance Patrol.

A. C. Hudson, secretary of the New Hampshire board, was named chairman of the 1949 nominating committee.

Mr. Wilds has been in the insurance business since 1911 and has been president of Protection Mutual since 1935.

N.F.P.A. activities exceeded all past performances during the past year, Percy Bugbee, general manager, announced. However, there is no feeling of complacency and the continued high rate of losses show that there is much

(CONTINUED ON PAGE 9)

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arch 3, 1879.

XUM

Appeals Court Gives Subrogees Favorable Decision

U. S. 1946 Tort Claims Act Not Confined to Original Claimants

In view of the huge stake that insurance companies have in the suits aggregating $200 million against the federal government for recovery for losses suffered in the Texas City disaster, any court decisions pertaining to the federal tort claims act of 1946 are being studied intently these days. The question has not been finally determined of whether, under that law, subrogees have equal rights with original claimaints. There have been lower court decisions going both ways. The most recent decision, and one that finds that subrogees do have equal rights, is that of the U. S. ninth circuit court of appeals in Employers Fire et al vs. U. S. A. et al.

Here an army plane engaged in training maneuvers crashed into a building in which a restaurant business was being conducted. The owners of the building, the administrator of the estate of a woman who was killed, and others instituted an action against the government under the federal tort claims act.

Insurers Pay $9,100

The fire insurance companies that had insured the fixtures and stock in trade of the restaurant paid their loss of $9,100 and filed a motion for leave to intervene in the suit.

The appellate court here stated that in the tort claims act, Congress, though granting jurisdiction generally to the federal courts to render judgment on "any claim," designated 12 categories of claims to which the federal tort claims act was not meant to apply. Claims of subrogees were not included therein. Had Congress intended to exclude subrogated claims, it would have undoubtedly designated them as one of the categories which the act was not meant to cover.

The law grants jurisdiction to render money judgments "under circumstances where the U. S., if a private person, would be liable . . . in accordance with the law of the place where the act or commission occurred" and further provides for liability "in the manner, and to the same extent, as a private individual under like circumstances." Hence it seems clear, the court said, that the U. S. "if a private person" would be liable to the subrogated claimant, for such is the law of California "where the act or commission occurred."

The court went into the historical background of the situation and stated that the failure expressly to exclude subrogated claims is strong evidence of an intention to include them. It does not seem reasonable, the court declared, to suppose Congress intended to transfer the power of determining original claims to the federal courts, and to retain for itself the determination of claims of subrogees.

The government has premised its position largely on the principle that statutes in derogation of sovereign immunity must be strictly construed. Where a statute contains a clear and sweeping waiver of immunity from suit on all claims with certain well defined exceptions, resort to that rule cannot be had in order to enlarge the exceptions, according to the appellate court.

Hail Writings Increase

MINNEAPOLIS—Hail writing was stepped up this week as planting gained momentum throughout Minnesota and parts of the Dakotas. Conditions are favorable for a good crop and farmers are buying hail coverage in a volume that indicates total writings will be at least equal to last year.

Effect of Term Cover on Surplus of the Companies

NEW YORK—A two fold problem is confronting fire insurance executives today, E. K. Scribner, vice-president, Stuyvesant, told the Mutual Insurance Agents Assn. of New York at its meeting here. They are insurance accounting practices as required by state law demanding that no deferment of expense charges shall be made, and second, the industry's practice of prepaying its major expense factor.

In the past two years, he stated, these two major precepts have proved inconsistent with the ability of companies to provide the capacity to which the insuring public is entitled and which agents have every reason to expect of their companies. An adjustment in one or the other of these two precepts is inevitable, he commented, if the industry is to have the flexibility that is necessary in times of unusual demands such as companies are currently experiencing. Term business has presented an increasing problem during the past two or three years, he stated, using several charts to illustrate the effect which the writing of term policies has on company reserve and surplus.

Effect on Surplus

His illustration follows:

First, we set up a hypothetical situation in which we show a company with assets of $1,000 with $700 of liabilities and $300 of surplus. Now we add $100 of premium written under an annual policy, which increases the assets of the company to $1,100—but in placing this $100 of premiums on the company's books, we have automatically created certain liabilities. In using the pro rata monthly formula for determining the unearned premium reserve, we find that out of the $100 in premium written, $95.83 automatically at the inception of the policy goes into the company's unearned premium reserve. Further at the inception of this policy, the company is obligated to pay a commission to its agent. In this instance we will use the illustration of a 25% commission so we have created an additional liability of $25.

Immediately upon the inception of the policy we have also created a liability to cover the taxes that will be paid by the company for such business written. Also, we have incurred certain prepaid expenses in connection with the home office operation, that are chargeable immediately to the company, in order to process the business through the company's office from the mail room through underwriting, tabulating, filing departments.

Now, having created these additional liabilities, we find that on the liability side, in consideration of the $100 in premium received, we have increased our total liabilities from $700 to $838.23 with the resulting suppression of the surplus account from $300 to $261.77.

Three Year Application

To further extend that, here is the application of this same principle as it applies to a three year policy. In the first place, as the unearned premium requirements have increased, creating still greater liability to the company; the prepayment of agents' commission has created a still greater liability, and with home office taxes and expenses applied on the same ratio as was applied on the annual policy, we find that although our total admitted assets have increased to $1,250 the surplus account of the company has been reduced to $197.47.

Extending the example to embrace a five year policy, the liabilities of the company increased further and the surplus is reduced further.

Moses L. Walker, 80, for the last 10 years a solicitor for the Reisert agency of Louisville, died after several weeks' illness.

Leen Sees All Who Ship or Receive As Prospects for Transportation Cover

Patrick J. Leen, assistant manager of Fireman's Fund, held the full interest of several hundred buyers and insurance men at a Chicago Assn. of Commerce luncheon in a talk in which he characterized anyone who ships or receives merchandise at his own risk as a prospect for transportationu insurance. He stated that all shipments are exposed to many more hazards than stock on location which is usually protected with specific fire, extended coverage and burglary policies. There are few classes of insurance affording such comprehensive coverage for such a small cost.

According to Mr. Leen the processing form is forging ahead rapidly in popularity with more than 133 types of processing now approved for inland marine treatment. In connection with property in custody of processors, he said, it is well to have in mind possibilities of recovery from the custodian in case of loss. The agreement between the company and bailee should be studied to ascertain exact responsibility of the bailee.

Transportation insurance is intended to provide blanket coverage on all merchandise while in course of transit regardless of type of conveyance, Mr. Leen told his hearers,

It covers against virtually all perils of transportation or navigation from the moment the property leaves its source until it is safely delivered to the consignee.

In addition to covering the risk for which common carriers are liable, a transportation policy covers perils for which they are not responsible under their shipping documents, he said. An important phase of transportation floater is that the assured has the privilege to declare minimum values and release the transporting carriers. This applies principally to express shipments, but to some railroad shipments as well, and the release value feature secures a much lower rate for the shipper from the express company or railroad where it is the type of item which can have its value released. The saving represented is often sufficient to offset the entire cost of the annual transportation floater covering railroad, express and motor truck shipments.

Pattern Floater Popular

Mr. Leen commented that the pattern floater is becoming popular where concerns have patterns, molds, dies and forms at foundries for casting in manufacturing of their part. The foundries have little or no responsibility for such property unless they specifically assume it and where patterns are exposed to risk in many locations, it is impractical to arrange separate fire policies. Values shift with changing models and there is considerable transit that should be covered by the inland marine cover.

In cases where railroads require sidetrack lessees to assume practically all risks in the operation of such tracks, contents of cars within 100 feet of the building are covered by a general form fire policy. This may be an insufficient distance and if the commodity is valuable it may upset the coinsurance provisions of the fire policy. Such policies rarely cover the rolling stock of the railroad which responsibility has been assumed by the assured. A separate inland marine policy insuring the cars and goods relieves all anxiety.

Mr. Leen termed the installation floater particularly useful to cover equipment while in transit to the plant of a purchaser, after arrival, awaiting and during installation.

He touched on the fact that property shipped for exhibits, trial approval or auction may be insured under an inland marine form and the dealer's floor plan form on certain goods written in the name of the dealer and lending agency under a double interest or single interest cover.

There is a considerable increase in the number of packages sent by parcel post because of the two express rate increases which have taken place within the last six months. This has increased the importance of parcel post insurance, Mr. Leen declared. He spoke of the tailored contractors' equipment floater which suggests itself to cover rental equipment at this time of the year.

Local Agent Best on Overseas Goods

Mr. Leen indicated that the local agent is in a much better position to insure overseas shipments where they originate than a forwarder or insurance broker at some distant point.

There were a considerable number of questions from the floor at the close of Mr. Leen's address. The speaker confirmed the fact that under sidetrack agreements, companies are usually responsible for freight cars under the law of negligence. He told another questioner that railroads are not liable for consequential damage resulting from a loss, where for example a shipment of suit coats was rendered useless, because another shipment of pants had been damaged. He said the transportation policy would not be liable for the consequences of a plant closing down because part insured failed to arrive. Under most policies insurers are liable only for the invoice value of the goods, but protection of this sort might be worked up for an individual shipment.

Mr. Leen was asked if the transportation policy would cover concealed damage over a long course of transit. The inland marine expert answered that a good many such policies exclude breakage or damage unless by specific perils, but if the underwriter would strike out this clause such damage would be covered. E. D. Lawson, vice-president of Fireman's Fund, who, with John T. Even, assistant manager, joined Mr. Leen in answering several questions, commented that the transportation policy was not designed to cover fortuitous losses and run of the mill nuisance claims. He pointed out there isn't a premium high enough to cover these petty claims, which must be assumed as part of the cost of a business. In answer to a question on trucking, Mr. Leen emphasized that the transportation policy covers where a trucker cannot or will not. The insurance company pays the shipper anpd steps into his shoes to collect from the trucker.

K. C., Kan., Board Holds Meeting for Business Men

Over 100 agents, real estate men and financial institution executives attended the Kansas City (Kan.) board luncheon last week, at which J. C. O'Connor, Cincinnati, editor "Fire, Casualty & Surety Bulletins" and associate editor THE NATIONAL UNDERWRITER, described progress in rate laws and other steps taken toward meeting the requirements of public law 15. It was the third meeting arranged by E. H. Browne, Jr., president of the board, to acquaint business men with the problems of the insurance business, in cooperation with the real estate board, clearing house association and building and loan league.

A. H. Kenna, Topeka, manager Kansas Assn. of Insurance Agents, was introduced and described the coming short course school at University of Kansas.

Organize Air Hull Company

WASHINGTON — Donald Webster, formerly of Aero Insurance Underwriters, has been organizing the Airport Operators Mutual Fire at Bethesda, Md. The company was licensed May 1 and a reinsurance treaty was secured. The new company is primarily interested in aircraft hull business. Aero Insurance Agency, Tower building here, is sole agency for the company. The Maryland Airport Operators Assn. has endorsed the project.

J. C. Handley Now Heads Missouri Mutual Agents

By W. J. GESSING, JR.

J. C. Handley of Springfield was elected president of Missouri Assn. of Mutual Insurance Agents at the close of the one-day meeting at Kansas City, succeeding B. L. Thompson, Kansas City. John Giovannini, Kirksville, is the new vice-president and C. T. Davis, Columbia, secretary. Earl Powell, Boonville, was reelected treasurer.

The program featured agents as speakers and the 120 in attendance shared in the general determination to build up membership. Although the association was organized in 1943, further meetings were not held until after the war, so Mr. Handley is only the fourth president.

Coextensive Membership

The Missouri group became coextensive with National Assn. of Mutual Insurance Agents, a rather complicated system of pro rating dues for this year is thus necessitated. It was for this reason that Mr. Powell was prevailed upon to serve another term. P. L. Baldwin, Washington, N.A.M.I.A. secretary, outlined the plans of the national organization.

There was much interest in the talk of L. R. Brown, Des Moines, president Iowa association, on the work accomplished in that state. The Iowa group is now the third largest. Mr. Brown was followed by F. E. Ginn, Employers Mutual Casualty, president Iowa 1752 Club, who told how his organization cooperates with agents and urged the Missouri field men to form a similar organization.

Sales Forum

B. S. Stake, St. Louis, past president, pulled no punches in his talk on cooperation between companies and agents. He said that too many mutual companies have clung to outmoded underwriting rules without consideration of current conditions and warned that increasing interest in participating insurance on the part of stock companies will be a serious threat to mutual agency connections unless the mutual companies wake up. At the same time, he criticised agents for failing to cooperate with and boost the field man who really does a good job.

A sales forum featuring W. M. Frick, Kansas City, Mr. Handley and Ralph Wilbur, Kansas City, also made a hit. There was particular interest in the methods of Mr. Frick, a young war veteran, who has been very successful at cold canvass, averaging 15 calls a day.

Other speakers were Russell Wellman, Des Moines, of Employers Mutual Casualty loss department, and R. J. Green, Western Millers Fire, who jointly discussed underwriting errors of agents and companies, J. F. Murphy, Chicago, assistant counsel Lumbermen's Mutual Casualty, who described the Missouri rate laws, Mr. Davis, on theory and practice of mutual insurance, and Ralph Williams, Kansas City, and J. W. Deck, Central Mutual, who spoke jointly on claims handling. J. C. O'Connor, Cincinnati, editor "Fire, Casualty & Surety Bulletins," was the dinner speaker.

New directors of the group are Messrs. Thompson, Stake and Williams and William Dow, St. Louis, H. W. Anderson, Kansas City, and Francis Ittner, St. Louis.

Zone 3 Commissioners in Session at Atlanta

ATLANTA—Commissioners comprising zone 3, which includes six southeastern states and also Missouri and Louisiana, held a two-day conference here on important questions. Commissioner Cravey of Georgia was host to the gathering. A banquet and dancing were social features.

The zone, headed by Jackson of Missouri, heard welcome addresses by Commissioner Cravey and Mayor Hartsfield, with response by Commissioner McCormack of Tennessee. The latter stressed state's rights in insurance regulation and declared he was for private insurance companies continuing to serve the public without too much federalization. A rating conference was formed with Hugh Christie of Florida as secretary, similar to the plan launched by the zone 2 group.

Among commissioners attending were Gwaltney of Alabama, Larson of Florida, Martin of Louisiana and White of Mississippi. Thurman of Kentucky was unable to attend.

Indiana Ruling Clarified

To clarify a statement made in THE NATIONAL UNDERWRITER of May 6, page 23, to the effect that the Indiana department had warned agents it was a violation of law for agents to solicit business by phone, the department says this embargo is against such solicitation only by unlicensed agents. The department has been trying to stamp out the abuse of the use of the phone by representatives of companies offering hospitalization and medical plans—in most cases neither company nor agent being licensed. There is no embargo against use of the phone by licensed agents for solicitation of business.

Open House Week at Marsh & McLennan

The Marsh & McLennan new offices in the Continental Bank building in Chicago were thronged with visitors each day this week. It was open house week for M.&M. and thousands of friends dropped by to admire the quarters. Everyone remarked that while the layout and furnishings are distinctive, yet the whole atmosphere is definitely one of an efficient and pleasant workshop. M. Dick Jack was being complimented especially, as he has been in charge of the whole program down to the slightest detail.



Last Friday there was a special preview of the offices for the leading insurance company men of the city. On hand at that time were President Sidney Kennedy from New York and Preston Kelsey, Jr., the Pacific Coast manager at San Francisco.

Last Wednesday, Chairman C. W. Seabury gave a luncheon in the executive dining quarters of the Continental Bank for the business and financial editors of the Chicago newspapers and correspondents of other financial journals. The guests also included Mayor Kennelly of Chicago and Chairman Cummings and President Birdsall of the Continental Bank. Mr. Seabury made a talk at that time saying that he wanted to convey to the financial writers a conception of the magnitude and services of the insurance business and of the broker.

The picture here shows Mayor Kennelly (left) with Mr. Seabury in the latter's office following the luncheon.

The Pearl American Group

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EUREKA SECURITY FIRE & MARINE
INSURANCE COMPANY
MONARCH FIRE INSURANCE COMPANY

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FIRE..... INLAND MARINE..... AUTOMOBILE

Much Latitude in New R. I. Rate Regulatory Laws

The new Rhode Island rate regulatory laws that go into effect July 1 contain departures from the all-industry pattern that provide considerable latitude when it comes to rate competition.

The rates that are filed in effect are under the law considered as "ceiling" prices. An insurer may not charge more than its filed rate, but it may charge less in order to meet the net rate of a competitor.

Until the last minute, the bills provided that the insurance commissioner "may" ask for supporting information in connection with rate filings, but in a compromise maneuver, the "may" was changed to "shall."

The commissioner is required to review rate filings promptly, and there is a waiting period of 15 days before the filings become effective as in the all-industry bill. A filing is deemed to meet the requirements of the law unless disapproved within the waiting period or extension of such period. It is stipulated that within 10 days after an insurer has made a contract at a rate or premium other than as provided for in its filing, the insurer shall notify the commissioner, and the latter shall review the situation promptly to determine whether the rate at which the policy was written meets the requirements of the law.

Requirements for Rate

A rate lower than that filed must be on a basis that meets the tests of not being "excessive, inadequate or unfairly discriminatory." There is additionally a provision that if after hearing, the commissioner finds that an unfair discrimination exists, he may order removal of the discrimination. But there is a limitation on the commissioner's authority in this respect, for it is provided that if the insurer shows to the satisfaction of the commissioner that the rate was used in good faith to meet an equally low or lower net cost to the insured of a competitor, such showing shall be prima facie evidence that the rate is not unfairly discriminatory, and if the insurer can show that it is writing such kind or class of insurance at a profit, the showing shall be prima facie evidence that the rate is not inadequate.

It is provided that in appeals from the commissioner's orders, the court shall consider the matter anew from the standpoint of both the facts and the law, instead of being confined to dealing with the record before the commissioner.

D. C. BILL NEARLY READY

WASHINGTON—The House has agreed to Senate amendments to he District of Columbia casualty rating bill, which goes to the President this week.

Seattle Office Is Closed

U. S. Aviation Insurance Underwriters has closed its Seattle office and John F. Throne, manager, has joined the staff of Robert O. Fleming & Co., brokers.

Canton Course Winds Up

Canton agents attended the graduation banquet of 20 agency employes who successfully completed the N.A.I.A. introductory course. B. O. Evans, special agent Glens Falls, was principal speaker.

Defer Anti-Compact Hearing

The anti-compact hearing of American of New Jersey, which was to be held before the Ohio department May 17, again has been postponed. Attorneys for the company found they would be engaged in other matters at that time.

Would Introduce Some Flexibility in La. Setup

A series of meetings have been held at Baton Rouge and other points in Louisiana on the proposed voluminous new insurance code for the state which will be introduced as a bill in the legislature which will soon go into session.

Major interest has attached to the rate regulation provisions. Louisiana has provided very tight regulation of rates and has insisted very largely on uniformity. Especially as to casualty, the new proposal modifies that situation somewhat. The provisions are somewhat of a cross between the present law and the all industry bill. It would still be possible, it is believed, for the state authorities to insist upon uniform casualty rates, but they would be permitted to allow deviations and variations. It would be possible for National Bureau of Casualty Underwriters and other rating bureaus to become licensed.

It is believed that there will not be much change in the fire insurance rating legislation, but the inland marine proposed regulation is very similar to the all industry bill.

According to present indications, industry representatives are satisfied with what is proposed, and a legislative fight is not looked for.

Michigan Agents Card Is Announced

LANSING—Program plans are complete for the annual convention of the Upper Peninsula Assn. of Insurance Agents at Menominee hotel, Menominee, June 10-11. J. W. Mundus, Ann Arbor, past president Michigan association, will address the opening banquet the first evening on "Changes in Our Business" and J. A. Bottkol will be general chairman.

Mr. Bottkol, Menominee agent, will direct discussion at an "agents only" session Friday morning on the general theme, "The Upper Peninsula Division, Michigan Association . . . . What Is Our Problem?" Local board officers will participate. with response by Hugh K. Cavill, Juttner agency, Menominee; J. P. Old, Sault agency, Sault Ste. Marie, liaison officer between the U.P. and state associations, and A. J. Goulais, Escanaba, member Michigan association executive committee. It is anticipated Commissioner Forbes will be present to address the luncheon meeting, along with H. W. Huttenlocher, Pontiac, president, and Waldo O. Hildebrand, Lansing, secretary-manager Michigan association. This session will be held at the North Shore Golf Club.

A discussion of "Timely Topics" will follow, and "Your Best Policy," a sound film, will be presented.

Army Exchanges in Market

Bids for insurance on U. S. army and air force exchanges in 25 western states under the provisions of the army exchange combination policy and for workmen's compensation as provided under the army exchange voluntary compensation policy are being solicited by headquarters Army Exchange Service, 25 West 43rd street, New York. Bids must be submitted before 10 a. m. May 20.

Mo. Agents Take Action

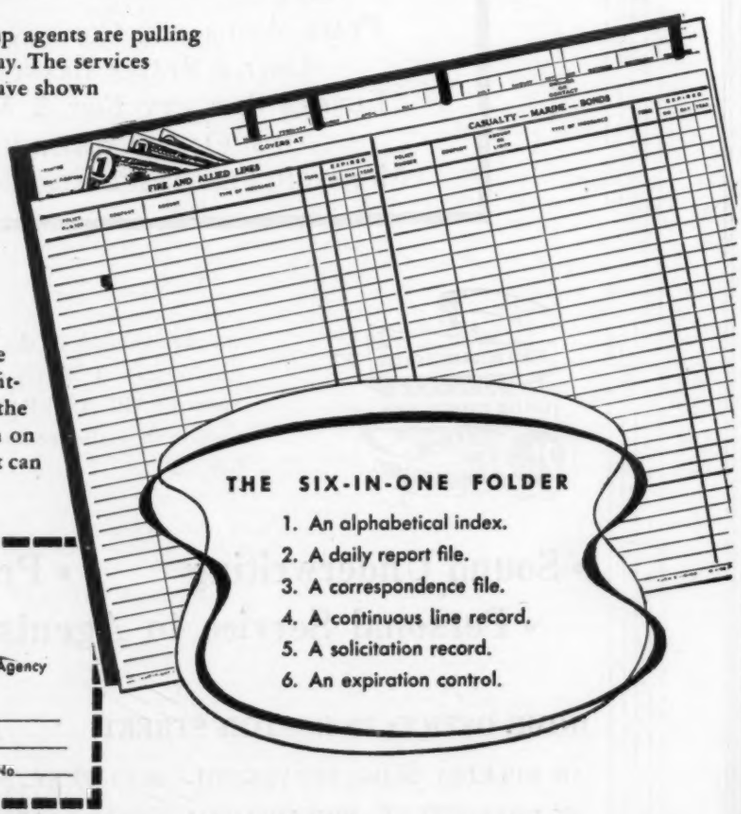
JEFFERSON CITY, MO. — The National Assn. of Insurance Agents was called upon to work out better distribution of membership of its executive committee in a resolution adopted at a meeting of the executive committee of the Missouri association. It was claimed at present there is only one agent from a large city serving on the national committee. The state association committee also voted to seek an adequate agents and brokers qualification bill for presentation to the legislature.

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Carson to Join National Surety as Vice-President

Ellis H. Carson has accepted appointment effective July 1 as vice-president of National Surety Corp. and is resigning from Royal-Liverpool group. With National Surety, Mr. Carson will be in overall charge of multiple line underwriting. He is currently assistant U. S. manager and vice-president of Royal-Liverpool and has been with the group for 25 years.

Nebraska Federation Elects Gribble Chief

LINCOLN, NEB. — B. B. Gribble of Omaha was elected president of the Nebraska Insurance Federation at the annual meeting here, succeeding T. A. Sick, president Security Mutual Life, Lincoln. E. J. Faulkner of Lincoln, Woodmen Accident, is first vice-president; Hayden Ahmanson, Omaha, second vice-president; H. J. Requartte, Farmers Mutual, treasurer; J. L. Brown, Lincoln, secretary-counsel.

Executive committee consists of B. B. Gribble, chairman; E. J. Faulkner; Herbert Walt, Lincoln; V. J. Skutt, Mutual Benefit H. & A., Omaha; W. E. Mooney, W.O.W. Life, Omaha; C. Petrus Peterson, Bankers Life of Nebraska, Lincoln.

New members of the executive council: Mrs. Dora A. Talley, Woodmen Circle, Omaha; Harold Hutchisnson, Omaha; O. D. Trombla, Lincoln; Hayden Ahmanson, Omaha; S. B. Starrett, Omaha; Paul Schlichtemier, Scottsbluff; C. C. Fraizer, Lincoln.

N.A.I.A. Mid-year in '49 Slated for San Francisco

The 1949 mid-year meeting of the National Board of State Directors of the National Assn. of Insurance Agents will be held at the Fairmont Hotel, San Francisco, April 7-9. The meeting will be combined with a far west territorial conference.

This will be the first of a series of territorial conferences in lieu of its customary mid-year convention. The other four territorial conferences — eastern, southern, midwest and Rocky Mountain — will be held preceding the San Francisco meeting.

London Assurance Trophy

Insurance Underwriters Assn. of Amsterdam won the London Assurance public relations trophy, the annual award by the company to the local board or county association in New York state which is adjudged to be most deserving of special recognition for meritorious community activity interpreting and promoting the aims, services and accomplishments of stock insurance during the past year.

Presentation was made to Harry D. Putnam, the association's secretary, by Russon G. Ganner, general agent of London Assurance, at the convention of New York State Assn. of Insurance Agents at Syracuse.

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George Middleton New Brokers National President

George S. Middleton was elected president of National Assn. of Insurance Brokers at the annual meeting in Chicago this week of the directors and members of the governing committee. Mr. Middleton is president of Illinois Assn. of Insurance Brokers. In the national presidency he succeeds W. Shephard French of San Francisco.

E. W. Sawyer, who has been the general counsel, was also named as secretary.

The new vice-presidents are Nelson Birkholm of Grant, Birkholm of San Francisco, and John Langehorn of New York. The treasurer is Roy Deben of Cosgrove & Co., New York.

Invitations for the 1949 meeting were received from San Francisco and St. Louis, with sentiment apparently favoring San Francisco because next year will be the centennial there of the gold rush.

The national group were guests of the Illinois brokers association at a luncheon Tuesday, at which Mr. Middleton presided.

N. E. Agents Board Meets

BOSTON — The advisory board of the New England Associations of Insurance Agents will meet here May 18 to complete arrangements for the summer meeting in June at Poland Spring. The N.A.I.A. proposal to have territorial conferences replace mid-year meetings and advisability of holding an agents' forum at the Poland Spring meeting, will be discussed.

Eagle of N. J. Unblocked

New Jersey chancery court has dismissed the trustees temporarily appointed for Eagle Fire of New Jersey. Trustees originally were named when a stockholder owning less than 1% of the stock raised an objection, alleging that the company was overstaffed. The deadlock of the board has been broken and business will go on as usual.

Norwich Union Changes

The territory of Frank C. Mentzer, who has been in charge of northern Illinois, excluding Cook county, for Norwich Union, has been extended to include Wisconsin. K. S. Sturdevant, formerly in Wisconsin for the group, recently resigned.

Lynn B. Fellison, state agent in Missouri, now also will supervise southern Illinois.

Meeker-Magner Changes

J. N. Olinger has been advanced by the Meeker-Magner Co. agency of Chicago to chief account executive in charge of special brokerage business, and E. J. McManus to comptroller. Meeker-Magner is undertaking complete modernization of its office and enlargement by about 1,500 square feet.

L. J. Dreyer to Security

Security of New Haven has appointed Louis Dreyer as state agent for west Pennsylvania and West Virginia with headquarters at Pittsburgh.

Curtis Pierce Slated

Curtis Pierce, president of Factory Insurance Assn., will speak at the meeting of Insurance Advertising Conference at New York June 3.

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National Board Public Service Medals Awarded

Gold medals for outstanding public service in promoting fire safety during 1947 were awarded by the National Board to the Chelsea, Mass., "Evening Record," in the daily newspaper field, the Syracuse-Wawausee, Ind., "Journal" for weekly newspapers, and to radio station WLS of Chicago.

The Chelsea "Evening Record" featured a continuous series of fire prevention stories, and its campaigns are credited with reducing fire losses in that city to the lowest point in 20 years.

J. Barton Cox, publisher of the Syracuse-Wauwasee "Journal" is credited with forcing a change in the town board to promote buying new fire equipment.

Station WLS won its third award in four years for its fire safety campaigns in rural areas.

Honorable mention in the three fields went to the Lexington, Ky. "Reader"; the Dawson Springs "Progress," and radio station WSB of Atlanta.

E.U.A. Meeting Plans

Eastern Underwriters Assn. has scheduled its annual meeting June 21-22 at the Equinox House, Manchester, Vt.

Highlights *in Insurance History*



WAGER POLICIES. One of the most trying periods which London's pioneer underwriters weathered was the one in which speculative policies became popular. Wealthy idlers with no knowledge of insurance matters began taking out Wager Policies. The first such policies covered ships and goods—which invited fraud and false news reports; but they soon extended to such senseless risks as betting on the recovery of some prominent person who was ill, the chances of a criminal being hanged, or war being declared. This situation produced many lawsuits and demands for legislation. The Act of 1746 had the power to correct such dangerous practices but had become almost useless by the time the Wager Policy wave reached its peak, around 1768.

The National Union and Birmingham Fire Insurance Companies contend that any great institution should be sound enough to withstand the unscrupulous acts of charlatans, which tend to damage its good name.

NATIONAL UNION AND BIRMINGHAM
FIRE INSURANCE COMPANIES
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McKown Is Head of Pacific Board

Paul F. McKown, vice-president St. Paul F. & M., in charge of Pacific Coast operations, is the new president of the Pacific Board, elected at the annual meeting in Coronado. He succeeds C. E. Allan, Northern Assurance.



P. F. McKown

A program for expanding public relations activities—which long has been studied by a committee, was considered.

R. L. Ellis, vice-president Fireman's Fund, was elected vice-president. Elected to a full term (two years) on the governing committee were J. A. Cassidy, Seeley & Co.; R. J. Coolidge, Scottish Union & National; Howard A. Reynolds, Home; Herbert Ryman, Great American; F. H. Spencer, Commercial Union, and Chester C. Stutt, New Zealand. H. F. Mills, Aetna Fire, was elected for one year term succeeding Mr. Ellis.



RAYMOND L. ELLIS

Alternates elected for one year are L. R. Eby, Eby & Co.; H. Clyde Edmundson, America Fore, and A. C. Posey, Hartford. R. H. Griffith, Glens Falls, was nominating committee chairman.

New Chairman for Pearl

Pearl has elected George R. L. Tilley chairman, succeeding his father, Sir George Tilley, who recently died at the age of 81. Mr. Tilley has been a director, solicitor and secretary. He visited this country in 1934. William H. Proddow was elected deputy chairman, succeeding Nevinson L. De Courcy Slee, who resigned because of ill health.

American has transferred **Clinton D. Shepherd,** special agent, from the home office to Trenton with headquarters in the Broad Street Bank building.

Kansas Short Course Plans Made

The program has been completed for the fire and casualty short course of Kansas Assn. of Insurance Agents to be held at University of Kansas June 16-18.

The group will be welcomed the morning of June 16 by Dr. George B. Smith, dean of the school of education, and by Alpha H. Kenna, executive manager of the Kansas agents association.

E. H. Pikes, Home, will give a talk on farm insurance and George E. Erickson, New Hampshire Fire, will speak on coinsurance as related to present day values.

Following the lunch, Harry W. Hoffman, Phoenix-London group, will talk on the farmers and storekeepers liability policies; Harley Cosby, Western Fire and Western Casualty & Surety, will give presentation of residence theft policies and money and securities forms.

Second Day's Program

The next morning R. K. Hill of Chicago, secretary Springfield F. & M., will give an address on reporting forms and other speakers will include Maurice Ramsey, American Bonding, Kansas City, public official and administrators bonds; W. E. Evans, New York Casualty, Kansas City, on contract and performance bonds.

There will be a joint banquet with the life insurance marketing short course people, the speaker being Dr. Robert White, director of Purdue life insurance marketing course.

The morning of June 18, Dorthy Coombs of Wichita will speak on the personal property floater; B. J. Weldon of Wichita on other types of floaters. There will be a graduation luncheon and presentation of certificates.

The total cost is $7 plus $1 a night for dormitory accommodations.

Brokers Licensing Issue Reappears at Chicago

Insurance Brokers Assn. of Illinois reports that Chicago brokers are again being served with notices to pay a city license fee, and this time the amount is $35 instead of $25. The association states it is prepared to go into court again to halt such collections.

Early this year certain brokers were served with summonses for not having procured city licenses in accordance with an ordinance that had been existent for years.

In 1933 the association went before the courts to procure relief from the situation whereunder all producers of insurance, such as agents and solicitors, were not required to pay a license fee and real estate brokers doing an insurance business paid the same fee as a broker doing only an insurance business. At that time a permanent injunction was issued preventing the city from collecting a license fee under this ordinance.

Ask Only Uniformity

Early this year the license department started to serve summonses on various brokers in an endeavor to collect license fees. Brokers association is willing to subscribe to even higher fees providing that all producers are required to pay the same fee.

The president of the brokers association went before Mayor Kennelly and offered to assist the council in drafting a new ordinance which would produce this result. It was discovered, however, that the Illinois enabling act permitting municipalities to charge a license fee contained only the word "brokers" and not "agents" or "solicitors." It was, therefore, impossible to produce a license fee ordinance that would assure them that all producers of insurance would be charged the same.

In the meantime a case was tried before Judge Cecil B. Smith, who declared the ordinance unconstitutional and dismissed the case.

Nothing can be done to change the enabling act until the legislature meets next January.

Things that **ENDURE** ··· *Through* TIME ···



THE SPHINX—An ageless symbol of inscrutable wisdom guarding the valley of the Nile. The method used in transporting and placing the huge blocks of living stone is still a matter of wonder. Huge feline paws have been recently uncovered.

The Northern Assurance was organized in Aberdeen, Scotland in 1836 as an Agency Company. It has remained an Agency Company all-ways.

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INSURANCE NEWS BY SECTIONS

MIDDLE WESTERN STATES

Illinois Farm Agents Slate Parkinson and Parks

Illinois Farm Insurance Agents will hold their annual meeting May 27 at the Jefferson hotel, Peoria. The speaking program includes Director Parkinson of Illinois and C. E. Parks, farm superintendent of National Fire. F. B. Peterson, local agent at Hampshire, Ill., will talk on public relations. There also will be a discussion of farm liability.

Barton Addresses Agents at Regional in Minn.

Edgar R. Barton, assistant Minneapolis branch manager of U.S.F.&G., will speak May 27 at a meeting of the Lake Region Insurance Agents Assn. at Walker, analyzing liability, burglary and workmen's compensation insurance on summer resorts and tourist cabin camps which forms an important market in that part of Minnesota. C. J. Elsenpeter of Walker is regional chairman.

The West Central Regional will hold a meeting at Ortonville May 18.

Returns to Ia. Department

DES MOINES — Frank Callander, former member of the Iowa department, has returned to serve as policy examiner and assistant to the complaint counsel. Callander left the department nine years ago after serving as complaint counsel to join Association of Casualty and Surety Executives at Chicago. He recently has been with the veterans administration.

Loose Now Heads Club

Earl W. Loose of the Fred L. Gray Co. was elected president of the Insurance Club of Minneapolis at the annual luncheon meeting Monday. He succeeds Philip M. David who was elected a director for three years.

Other officers elected are: Tom Von Kuster, D. C. Bell Investment Co., vice-president; R. L. Pugh, Aetna, secretary, and M. S. Sampson, Marquette agency, treasurer.

"Legal Liability of a Lessee as a Result of Fire Damage" was explained by Frank H. Durham, insurance attorney.

Amer. Fore Hail Men Meet

Hail adjusters of America Fore group from Kansas, Texas and Oklahoma held a three-day meeting in Wichita with Walker N. Moore, Kansas special agent of the farm and hail department as chairman. J. E. Cryan, assistant secretary and Grover Edwards were present from the western department at Chicago.

Bureau's Plan Considered

The East St. Louis Insurance Bureau at a meeting Monday considered plans to establish a service office for clearing information on credits, cancellations, losses, etc., and to handle auto assigned risks.

Jack Murphy, educational chairman, reported on the proposed educational course.

Name Hutton and Forshall

D. G. Hutton and Frank Forshall have been given field assignments in the midwestern department of Northwestern Mutual Fire. Hutton will be special agent in western Missouri, Kansas and Iowa territories and Forshall becomes an inspector in the field.

In the local agency business prior to joining Northwestern Hutton has completed office and field training with the company. He will be concerned principally with servicing agents in Kansas.

Forshall has had underwriting experience and inspection training in the field. He recently completed special courses at Illinois Institute of Technology.

Minneapolis Session June 7

The quarterly meeting of the Insurance Agents Assn. of Minneapolis will be held June 7.

To Increase School Cover

The Cape Girardeau, Mo., board of education has decided to order a 50% increase in fire insurance protection on eight school buildings and contents of seven schools. A recent survey indicated total value of about $2 million compared to $930,000 carried on buildings and $52,000 on contents.

O'Connor K.C., Kan., Speaker

J. C. O'Connor of F. C. & S. Bulletins, Cincinnati, addressed the Kansas City, (Kan.) Assn. of Insurance Agents.

Schwietering & Wallis of **Dubuque** has filed articles of incorporation with the secretary of state, officers listed being G. M. Schwietering, president; J. Allen Wallis, Jr., vice-president-treasurer, and William Smith, secretary.

Loss in burning of the Tire Supply Co. of **Omaha** was estimated at over $50,000, about 45% covered by insurance. It was the third downtown Omaha business building gutted by fire in the last six months.

COAST

Sullivan Wins Decision in Fight With Reciprocal

Commissioner Sullivan has won over the Mayflower Inter-Insurance Exchange of Seattle, reciprocal, in its suit to compel him to issue a multiple-line license. Some time ago, a decision in his favor was handed down by the Thurston county superior court, but the reciprocal appealed. Now the state supreme court has affirmed the lower court's decision.

Mayflower contended it was entitled to a multiple-line license to write all lines under the 1937 amendment to the

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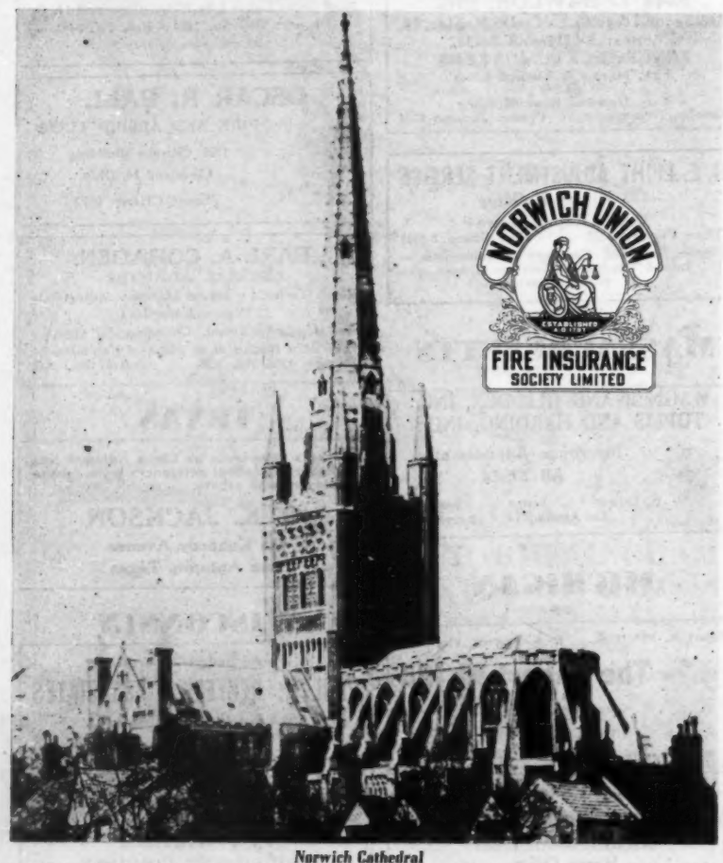
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Norwich Cathedral

NORWICH UNION FIRE INSURANCE SOCIETY, LTD.
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old insurance code which, it stated, permits issuance of such a license to a reciprocal with surplus in excess of $100,000 over all liabilities. The suit was brought prior to effective date of the new code Oct. 1, but the court upheld Sullivan's contention that a reciprocal must qualify for each kind of insurance.

Washington Educational Series Being Conducted

A complete schedule of educational meetings throughout western and central Washington has been announced by the Washington Fire Underwriters Assn. Harold B. Murray, Aetna Fire, is educational chairman.

Local agents and their personnel are attending. Subjects discussed are: new provisional forms, rules and rates; general basic schedule rating; increased values, replacement insurance, and miscellaneous.

Meetings have been held at Port Angeles, Bremerton, Everett, Ellensburg, Yakima, Wenatchee, Aberdeen and Olympia, and scheduled are Tacoma, May 13, Chehalis, May 18; Mt. Vernon and Vancouver, May 19, and Bellingham and Longview, May 20.

Five teams of fieldmen are engaged in the program, chairmen being: M. C. Johnson, Phoenix-Connecticut group; Anderson S. Joy, Travelers Fire; Guy N. Hedreen, Groninger & Co.; Lloyd B. Beattie, Home, and John D. McAnally, America Fore.

Pacific Agency Sells Fire Plant to Newell Co.

The fire agency plant of the Pacific General Agency, Seattle, has been sold to the George C. Newell Co.'s general agency. Swan Pierson is executive vice-president of the latter firm. Pacific General Agency, which formerly represented Homestead and Seaboard, is confining its operations to being underwriting manager for Pacific Employers in the Northwest. The agency also has Lloyds facilities as surplus line brokers.

John F. Scholl, formerly on the Seattle claims staff of Newell Co., has been promoted at Spokane. Charles Syverud has been appointed to succeed Mr. Scholl at Seattle.

Cooper Portland Manager

The C. B. DeMille general agency, Seattle, has appointed N. T. Cooper manager at Portland. He resigned from the Loyalty group to assume his new post. Mr. Cooper formerly was in the local agency business at Dallas, Ore., and also had experience as a special agent for General of Seattle in eastern Washington and eastern Oregon.

Ulvila Lectures to Agents

Arne J. Ulvila, special agent for London Assurance in southern California, has been giving a series of weekly lectures on fire insurance forms at breakfast sessions to the San Fernando Valley Assn. of Insurance Agents.

O. N. Anderson, for many years manager of the insurance department of the Washington Loan & Trust Co., Spokane, died. He had been confined to Deaconess hospital for about six weeks.

The **Seattle Blanket Club** at a dinner meeting heard a talk on "The Insurance Survey," by Louis LaBow of LaBow, Haynes Co.

Insurance Women of Great Falls, Mont., have elected Miss Margaret Nelson, Home, as president. Other officers are: First vice-president, Edith Monroe, Prichton & Sogard; second vice-president, Helen Chamberlain, Moon Agency; corresponding secretary, Florence Overton, W. R. Davis Agency; recording secretary, Millie Hitson, Loyalty group, and treasurer, Audrey Nelson, Cogswell & Howard Agency.

Fair Convention Chairman

Arthur B. Fair, Natick, Mass., vice-president Massachusetts Assn. of Insurance Agents, has been appointed general chairman of the annual gathering in Boston Oct. 27-28.

SOUTH

Public Relations Session of Tenn. Field Men, Agents

JOHNSON CITY, TENN. — The third in a series of public relations meetings sponsored by Tennessee Fire Underwriters Assn. and Tennessee Assn. of Insurance Agents was held here Wednesday. W. E. Kehnle, special agent New York Underwriters, Nashville, spoke on "Public Relations on a National Level"; C. E. Zeender, Jr., general agent, on "Public Relations on a Community Level," and James Donoho, Hartsville, past president of the agents association, appealed for cooperation with state and national organizations. President T. K. Robinson, Memphis, and Manager George Goss, Nashville, represented the agents association.

Crutcher Ky. Fire Marshal

LOUISVILLE — F. D. Crutcher has been appointed state fire marshal, it was announced by Insurance Director Thurman, replacing L. A. Demunbrun of Brownsville. He is a graduate of Cumberland College, University of Wisconsin and University of Kentucky, and has served as county agent, district supervisor farm security administration at Lexington and OPA state administrative officer.

Carl L. Anderson Partner

Carl L. Anderson, formerly field supervisor for Continental Casualty in Ohio with headquarters at Columbus, has become a partner in the Combes-Goodloe local agency at Fort Lauderdale, Fla. Mr. Anderson has been in the office since last September. The agency was formed in 1942 by Richard C. Combes, prominent Fort Lauderdale realtor, and Thornton M. Goodloe. Mr. Goodloe, who is well known in the in-

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surance business, retired some years ago as state agent for North America and took up his residence at Fort Lauderdale. During the past five years he has built up a successful agency in partnership with Mr. Combes.

Tenn. Agents Meet Oct. 28-29

NASHVILLE—The annual convention of the Tennessee Assn. of Insurance Agents will be held here at Noel hotel Oct. 28 and 29.

Harry W. Hamilton, who formerly operated a local agency at Louisville and moved to California with his family seven years ago, died at the age of 57 years at his home in Glendale.

Nashville Assn. of Insurance Women has elected these officers: Mrs. Analea Miller, president; Mrs. Mildred Hill, vice-president; Mrs. Anna Mae Haley, recording secretary; Mrs. Thelma Ellis, corresponding secretary; Miss Ellen McRedmond, treasurer.

A fire hall is being constructed at **Blountville, Tenn.,** and the Sullivan county fire department, first rural fire unit in the state, will be in operation by June 15 in line with plans made at the recent fire prevention conference in Nashville to establish fire units in every county in the state for protection of rural property. Commissioner McCormack and Gov. McCord have promised legislative aid in financing the units.

EAST

R. B. Taylor Is the New Worcester President

WORCESTER, MASS.—The Worcester board has elected R. B. Taylor president; C. A. March and L. W. Winchester, vice-presidents; Leon Dubois, secretary-treasurer, and L. C. Waldon, inspector. Past President D. D. McPherson presented Frederick L. O'Brien, retiring president, a gift of appreciation from the board.

T. W. Kearny, special agent, representing the Bay State Club, Boston, told details of the proposed model fire prevention campaign to be staged in Worcester next fall.

Joins Elmira Agency

James W. Kellogg, Jr., of Syracuse has joined the Swan & Sons-Morss Co., Elmira, N. Y., as secretary and a member of the firm. He was formerly district supervisor of U.S.F.&G. and has had about 20 years insurance experience. He is immediate past president of Casualty & Surety Club of Syracuse.

Plan Poland Spring Rally

New England Advisory Board will meet May 18 at Boston to lay plans for the June meeting at Poland Spring, Me. The group also will take up the National Assn. of Insurance Agents' proposal to have territorial conferences replace the midyear meeting.

William L. Fisk, for 57 years connected with the Field & Cowles general agency at Boston, in recent years in charge of the local department, has retired and was tendered a luncheon by the agency.

Insurance Women of Southern Maine elected officers at the dinner meeting at Poland Springs. President, Mrs. Ulrica West, D. T. Moore & Son Co., Biddeford; vice-president, Miss Phyllis Cousins, Herbert Sprague Co.; treasurer, Mrs. Florence Davis, Hartford Accident; secretary, Miss Helen Jones, U. S. F. & G.; auditor, Miss Ida Kern, Maine Bonding.

O'Connor Cincinnati Speaker

CINCINNATI—J. C. O'Connor, editor of the F. C. & S. Bulletins, will address an educational meeting sponsored by Cincinnati Fire Underwriters Assn. May 13 on developments in fire and casualty coverages and sales aspects helpful to agents and solicitors.

One of the oldest local agencies in Minnesota, Lowry, Stang & Olson of **Fergus Falls,** established in 1881, is being succeeded by Olson-Enstad-Larson.

N.F.P.A. HOLDS ANNUAL PARLEY

(CONTINUED FROM PAGE 1)

work to be done.

Mr. Bugbee mentioned that only recently newspapers carried stories that the White House is a fire trap, and this was confirmed by the president. Such an incident points up indifference to fire and its hazards.

Mr. Bugbee gave an analysis of the large loss fires of 1947, noting that there were 202, which accounted for almost 30% of the total fire loss and for 897 deaths. In 105 cases there was delayed detection of fire and in 164 there was inadequate public or private fire protection. In 112 cases construction was substandard.

The overwhelming majority of fires in homes are due to a half dozen easily understood causes, Mr. Bugbee said. N.F.P.A. has asked other major fire prevention organizations to unite in a single program, educate in the schools, conduct home inspection campaigns by children, and hold annual home inspection by fire departments as a measure to prevent these losses.

Cigarette Hazard Correction

Mr. Bugbee said that cigarettes cause about one-fifth of all fires, and he has been carrying on a one man crusade to persuade big cigarette manufacturers that they have a responsibility to help educate smokers in careful habits. Automobile companies and liquor manufacturers have indicated a willingness to spend time and money to help cut down accidents of careless and drunken drivers, he said, but so far the cigarette people have shown no indication of coming along.

Occasionally an industry that should be concerned with standards set up by N.F.P.A. takes the position that the association is interfering in its operations. Mr. Bugbee declared that such a view is mistaken. He mentioned there is a lack of sympathy in some aviation industries for the work of the aviation committee. In the face of the record of fires and crashes last year, he questioned whether that attitude is correct.

The 10th edition of the N.F.P.A. Handbook of Fire Protection is now coming off the press, and this has been a major project for the year, he announced.

Improvement at All Levels

Curtis W. Pierce in his report as president declared that despite a steadily increasing demand for N.F.P.A. material and a growing appreciation of it, the association has experienced failure in bringing about consciousness of individual responsibility on all levels. The loss record is of itself evidence that N.F.P.A. has not successfully reached the working man, he said. If management, fully conscious of its responsibility, provides appropriate fire protection only to have some workman neglect the care of equipment or through a careless act starts a fire which destroys the property, no headway can be made.

In the building field, housing codes lose their value if occupants permit accumulation of rubbish or otherwise endanger their property. N.F.P.A. must stress elementary causes of fire until everyone recognizes a sense of personal responsibility. Mr. Pierce emphasized that the public education aspect of N.F.P.A. must become more important and effective. Too many people continue to think of a large fire as a thrilling and exciting spectacle and not as another piece of evidence that someone has blundered.

The association had a struggle last year to meet its budget, Mr. Pierce said, and he recommended a dues increase.

San Francisco has been selected for the 1949 meeting, Mr. Pierce announced.

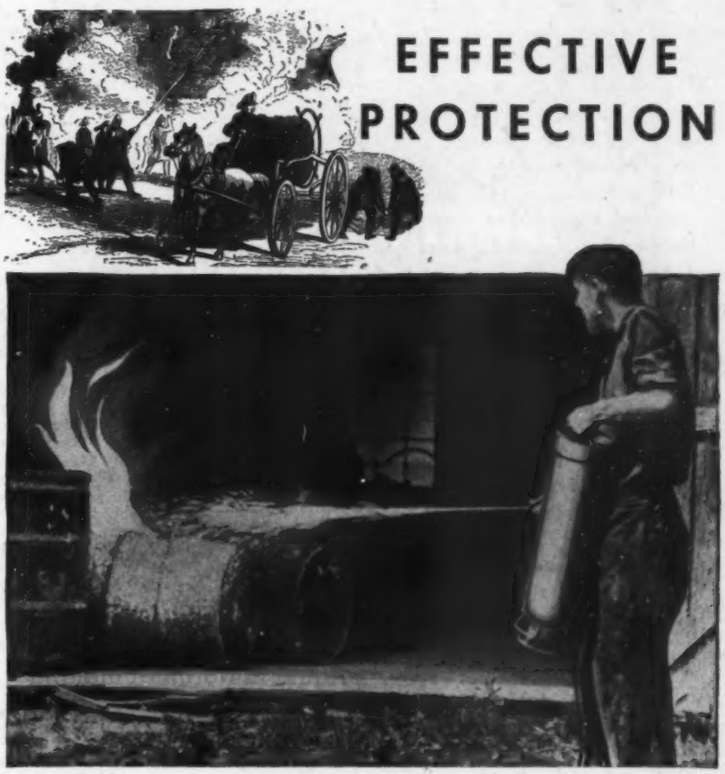
Speakers at the general sessions included T. Alfred Fleming of the National Board and chairman of the President's Fire Prevention Conference, who told of the progress being made in the states under the program, and Frank C. McAuliffe, president of International Assn. of Fire Chiefs, who commented on the results of fire prevention activities. Lieutenant Colonel B. W. Beers of the civil defense staff of the office of the Secretary of Defense, spoke on the duties of civil fire departments in an overall defense scheme in case of war.

The fire marshals' section elected as chairman, George W. Clough, fire marshal of Nassau county, N. Y.; first vice-chairman, H. M. Armstrong, fire marshal, New Brunswick, Can.; second vice-chairman, Edward W. Hall, city fire marshal, Detroit; secretary, E. Ralph Bonat, Rhode Island fire marshal; executive secretary, Charles S. Morgan of N.F.P.A.

Earl Shreve Speaks

Earl O. Shreve, president U. S. Chamber of Commerce, in his talk emphasized the necessity of strengthening firefighting facilities. Many fire departments are not as well equipped today as they were between 1920 and 1939, Mr. Shreve declared, yet they are protecting twice the property values. Fire depart-

(CONTINUED ON PAGE 23)



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NEWS OF FIELD MEN

Virginia Field Men Are in Session

Harry N. Taliaferro, Virginia special agent for Security of New Haven at Farmville, is the new president of the Stock Fire Insurance Field club of Virginia elected at the annual meeting at Old Point Comfort. W. P. Hundley, Loyalty group, was named vice-president and A. C. Word, Louis E. English general agency, was reelected secretary-treasurer. W. A. Jordan, Jr., Royal-Liverpool group, retiring president, was named on the executive committee of which other new members are E. B. Fraley, Agricultural; J. G. Baldwin, Standard of Hartford; R. N. Greathead, B. P. Carter general agency.

The field men met jointly, as customary, with Virginia Blue Goose. Pond officers elected are: R. R. Connelly, General Adjustment, most loyal gander; W. A. Jordan, Jr., Royal-Liverpool group, supervisor; W. F. Dance, Fireman's Fund, custodian; R. B. Elliott, Aetna group, guardian; J. W. Holbrook, Atlas, keeper; Hunter Van Lear, Home, wielder.

Fireman's Fund Promotes Two Men on Coast

Boyd S. Chiles has been appointed superintendent of the fire service and improved risk department in the head office of Fireman's Fund. He succeeds Philip F. Kingsley who recently was advanced to agency superintendent.

Albert C. Durand was appointed field assistant to serve San Mateo county agents under supervision of Chiles, who also will assist Harry D. Sears in the San Francisco city department.

Chiles has been with the company since 1930 except for four years in the army. Previously he served in underwriting and as special agent in the Sacramento Valley. Durand has been with the organization since 1946, early this year being transferred from underwriting to the improved risk department.

Ford Fireman's Fund State Agent in Northern Indiana

Charles R. Ford has been appointed state agent for Fireman's Fund in northern Indiana, taking the place of L. P. Allaire, who has resigned to enter the local agency business. Mr. Ford will have complete charge of fire, marine, auto, farm and hail business for this territory. He is a fire protection engineering graduate of Illinois Institute of Technology, and for seven years was with Illinois Inspection Bureau prior to the war. After seeing army service, he joined Fireman's Fund as special agent-engineer at Detroit.

May Revive Puddle May 18

Through efforts of R. L. Salmon, most loyal deputy grand gander of Blue Goose, of the Utah, Idaho and Montana territory, and Cliff Lundquist, formerly of Salt Lake City, now of Boise, Ida., but who retains his membership in the Utah-Idaho pond, there is likelihood of reviving the puddle of the Utah-Idaho pond. At a meeting in Boise the matter was discussed. May 18 it is expected 20 ducklings will be ready to take the plunge at a Boise splash.

To Reenact Order's Founding

LOS ANGELES—California Blue Goose will hold its annual golf tournament and outing May 14 at Oakmont Club. Six of the older past loyal ganders will serve as officers at a reenactment of the organization of Blue Goose in Wisconsin in 1906. The annual dinner will be for and by the "Old Timers."

Ganders E. E. Davis, R. G. Wilson, Allan Talmage, R. D. Misner and Sam Sutherland will be presented 25-year membership pins. E. L. Gilbert because of infirmities, will be unable to attend and his pin will be sent to his home.

Several Men Are Shifted by "Two Hartfords"

The "Two Hartfords" have made several field changes at Seattle. E. H. Alexander, special agent Hartford Accident for the last 18 years, is transferred to Sacramento. His former duties will be divided between James Benedict, field man at Seattle, and J. I. Bjerke, who has been in the San Francisco office.

R. N. Davis, special agent Hartford Fire, has been transferred to Seattle to fill the post left vacant by the recent death of F. P. Guptill. George Stalzer, formerly at the Pacific department office in San Francisco, has been assigned to new duties as special risks engineer for Hartford Fire at Seattle.

Northwestern F. & M. Names F. E. Johnson in Illinois

Fred E. Johnson has been appointed Illinois state agent of Northwestern F. & M. and Twin City Fire with headquarters in Chicago. He succeeds C. D. Mackenzie, who died several months ago. Mr. Johnson was Cook county special agent for Millers National for about five years and before that was with Brummel Bros. class 1 Chicago agency, for about 13 years.

Indiana Pond Has Dance

The annual spring dance of Indiana Blue Goose was held at Indianapolis, Frank Welch, Home, being arrangements chairman. Officers recently elected by Indiana pond's auxiliary are: President, Mrs. Thomas W. Fletcher, Corroon & Reynolds; vice-president, Mrs. W. R. Mills, Commercial Union; secretary, Mrs. E. S. McMahon, Globe & Republic; treasurer, Mrs. Harry F. Von Berg, Potomac-General Accident.

Will Discuss New Ratings

Louis C. Beutler of the research department of Middle Department Rating Assn. will speak at the May 19 meeting of Anthracite Field Club at Irem Country club, Dallas. His subject will be "Coming Rating Methods in Pennsylvania," and will include a discussion of the new uniform schedule.

Mutch Named by General

William M. Mutch, former chief fire underwriter with Travelers in San Francisco until the department was moved to Hartford, has joined the San Francisco branch of General of America as city special agent. He is founder of the Fire Underwriters Forum.

Specials Are Designated

R. H. Brown, field assistant for Fireman's Fund in Oakland, has been advanced to special agent and will work under supervision of Al J. Dallas, veteran field man, in Alameda, Contra Costa and San Joaquin counties. R. F. Plumbe, field assistant at Fresno, Cal., has been promoted to special agent in that territory under supervision of R. T. Lawrence.

News Man Is Speaker

Harry Kroeger, head of the "Register & Tribune" research department, will be the principal speaker at the weekly luncheon of Iowa Blue Goose May 17.

M. L. G. G. Beauvais

E. J. Beauvais of Montreal, M.L.G.G. of Blue Goose, will visit the Pacific Coast this month, according to word from E. W. Trenbath of Seattle, grand supervisor. Mr. Beauvais will meet with a number of ponds while en route across Canada. He will reach Vancouver May 25, and address the Seattle pond May 26 and Portland May 28. He plans to visit San Francisco for several days beginning May 30.

John T. Gorman to Indiana

Aetna Fire is transferring Special Agent John T. Gorman from De

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OKLAHOMA SPECIAL AGENT
A Nationally known Mutual Fire Insurance Company desires experienced Special Agent to travel Oklahoma. In reply please give age, experience, salary expected and availability. Address Q-22, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

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Independent adjustment organization operating in State of Michigan 16 years has opening for experienced adjuster in casualty and/or fire and allied lines. Future prospects of branch managership. Address Q-21, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

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Company field man with 25 years experience will buy all or major interest in well established agency. Prefer city of 10,000 to 25,000 population in southern Michigan or Indiana. Address Q-30, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

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Experienced entire mid-western territory, including Cook county. Capable full charge fire reporting brokerage of main regional agency office. Excellent references. Address Q-27, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

Moines to the Indiana field with headquarters in the Circle Tower building, Indianapolis.

Prior to joining Aetna in Iowa in 1946, Mr. Gorman conducted his own local agency at Lebanon, O.

Eastern Ia. Puddle Elects

Robert H. Hostetler, Automobile, was elected big toad of the eastern Iowa puddle of Blue Goose at the annual meeting at Cedar Rapids. Don F. Kiefer, Underwriters Adjusting, Cedar Rapids, was named pollywog; G. H. Gilland, Western Adjustment, Waterloo, croaker, and Robert W. Cizek, New Hampshire, bouncer.

Conn. Field Club Elects

HARTFORD—J. Laurence Moffitt of Wethersfield, state agent Crum & Forster companies for Connecticut, western Massachusetts and Vermont, was elected president of the Connecticut Field Club at the annual meeting. Other new officers are: Vice-president, Fred A. Miller, state agent Royal-Liverpool group; treasurer, K. J. Heindel, Fireman's Fund; secretary, John A. Gray, Phoenix.

An inspection of Norwich was conducted Monday.

Resigns Ohio F. U. A. Post

Howard R. Underwood has resigned as secretary of Ohio Fire Underwriters Assn. after 16 years in that post. His company, Providence Washington, recently withdrew from W.U.A.

A successor to Mr. Underwood will be elected at the annual meeting at Cedar Point, June 23.

Miller Handles New Branch

A branch office has been established at Fresno, Cal., by Boston and Old Colony, with Dan H. Miller, special agent in the San Joaquin valley, in charge.

Columbus, Kan., Inspection

The Kansas Fire Prevention Assn. held a town inspection at Columbus. N. K. Nelson, Great American, spoke in schools.

Companies Avoid Trailer Cover

Some companies are reluctant to accept coverage on automobile trailers because of poor loss experience. In past years the companies have had many claims and most of them come from the inexperience of the people who buy the trailers. The trailers weigh one or two tons and the drivers usually are unable to handle them, particularly when it comes to backing them into position.

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NEW YORK

HEAR ALASKA ADVENTURES

Leighton E. Halsey enttrtained Insurance Square Club of New York with his airplane big game hunting expedition to Alaska, featuring caribou, moose, grizzly, and 40 pound lake trout. He is a former president of Insurance Square Club, so everyone believed him.

BUYERS TO HEAR PATCHIN

George L. Patchin, vice-president of Appraisal Service Co. of Minneapolis, will speak at the May 27 meeting of Risk Research Institute at the George Washington hotel, New York. His subject will be current insurable values.

A. & H. CLUB OUTING

Final arrangements have been completed by the A. & H. Club of New York for its May 19 outing, and about 150 are expected to turn out. Several soft-ball games will highlight the outing at the Engineers Club, Roslyn, L. I.

REINS CLUB DINNER, QUTING

Reins Club of New York will give a dinner in honor of J. Gordon Sullivan, production manager Fidelity-Phenix, May 25, in the Alcove Restaurant, Greenwich Village. Hugh Stephenson, Bowes & Co., and Roy Beers, North British & Mercantile, are in charge of the arrangements.

The annual outing is scheduled for June 26, at a private estate near St. James, L. I. Mark Dalton, reinsurance broker, is chairman of the outing committee.

CHICAGO

AMERICA FORE TESTS MUSIC

America Fore has installed "Music by Muzak" in the policywriting and transcribing departments at Chicago. If it proves successful music will be put in the entire western department. Aetna Fire has used the system for some time at Chicago.

COLLINS OPENS BROKERAGE FIRM

Theodore B. Collins has opened a brokerage office at 29 South La Salle street, Chicago. Mr. Collins is with the Lustgarten agency of Equitable Society, and handles only the life business. His partner, Miss Doris Haley, is in charge of the fire and casualty lines.

Mr. Collins and Miss Haley will be married June 3 at Hinsdale.

Rules U. S. Is Liable for Forest Fire Damage

BAY CITY, MICH. — U. S. District Judge Picard has ruled the federal government liable for damage claims to a number of property owners whose holdings were destroyed or damaged in disastrous forest fires in Oscoda county early in April, 1946. He ordered counsel for the government and for property owners to determine amount of damages due, warning he would order judgments in 14 suits unless settlements were reached promptly. He found negligence of federal forest rangers in allowing sawdust piles to burn in extreme dry weather without adequate protection against high winds, and ruled out a federal "act of God" defense, although there was a 44-mile wind. Damages stipulated by counsel are $87,205, compared with an initial claim of $106,000 by property owners.

A. L. Kirkpatrick, manager of U. S. Chamber of Commerce insurance department, flew to Mexico City this week to confer with Mexican government officials and insurance executives about arrangements for the second Hemispheric insurance conference.



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EDITORIAL COMMENT

Insurance After All Is a Great Business

After all insurance is a pretty good business. We were stunned by the U. S. Supremt Court decision which held insurance to be interstate commerce, and therefore, subject to the federal anti-trust laws. We thought that meant the end of state supervision and, therefore, insurance would be moved to Washington and no longer would be a home proposition. There were meetings galore of the insurance commissioners, and by the representatives of the industry itself. Lawyers delved into the subject and made many predictions. It looked at one time as if the foundations might be jolted so badly that part of the superstructure would fall.

We have gone through a trying, soul wracking experience. We always had high hopes for our business. Many customers and friends began to quiz us about insurance. What was all this publicity about? They thought that there must be some fire where there was so much smoke.

Now we are quieting down. The worst is probably over. We realize more than ever that insurance is an old business, it is a settled one, it is continuous. It is the basis of credit and protection. If not for insurance, the whole economic situation. Now it is acknowledged to be secure. It is a business of great size and age. The fact that it has great leadership, and that the people engaged in it for the most part are sound, sensible and high grade business folks creates confidence. Thousands of people are employed in insurance—in offices, in administration, in production and supervision. Taken by and large, insurance has given a good account of itself.

After all, we are going to continue to march under the insurance banner—a grand one. We are going to be prouder than ever of it. As far as we can see, this industry is in the safest of hands being administered in a thorough going business like way. Those who are responsible for it are conscientious in their regard for the rights of policyholders. It has extended its wings. Its scope is increasing, more people are insured in more directions than ever before, and more people are relying on insurance for protection. There is very little to be ashamed of—there is much to be admired. It is traveling in a secure and conservative way. It is paying out millions of dollars to policyholders and claimants. It holds other millions in custody for them. After all, is it not the greatest business in the world?

Keeping an Eye on the Ball

One of the most successful local agents in the country, who was a successful athlete in his college days, stated that a friend, in conversation, asked him whether in his football games he was able to catch every ball. "Of course not, but I knew where the ball was going to light," he replied.

In other words, the man kept his eye on the ball. He may not have been able to hold it firmly in his hands, but he kept so close watch on it, that when it fell, almost always, he was able to fall on its himself with great advantage to his team.

We can follow this little story in our own experience to great advantage. Very often we lose sight of the ball. If we do not happen to catch it, we turn our backs and go the other way. The highly successful man today, never loses sight of the ball.

Something for the Stockholder

In understanding the attitude and opinions of insurance company officials on some of the issues of the day, others in the business and those outside it should bear in mind the very keen sense of responsibility those officials feel to their stockholders. This is sometimes forgotten in the welter of changes that are occurring. This sense of the need for showing a profit is constant and impelling. These officials owe their tenure of office to stockholders as represented by the directors. The showing of a profit is the measure of the intelligence, vigor and worth of management. It is a measure of the well being of a business.

Insurance executives are sometimes accused of opposition to change. Yet they are showing their ability to meet new situations and conditions. Revision of schedule rating on a national basis is one example. If they seem to others to be reluctant to alter the business, one reason is that they—not the others—must answer for their captaincy of an expensive and irreplaceable machine on which the public depends more completely than it does on most other enterprises.

Agents may be sympathetic with the problem of companies showing a profit, but they are not directly concerned. The insurance commissioners are supposed to see that rates are not inadequate, but it is inevitable that their chief concern should be to guard against failures, and not too far beyond.

These are days of lush volume for many a business and industry, including insurance. But whereas many of the other businesses are reaping increased profits, the additional volume has not produced more spending money for the stockholders of insurers.

The stockholder is the "silent" partner in the insurance business. All he did was to put in his money. He doesn't participate in the business as do agents, company men, supervisory officials and others. Only his money does so. That's all. In days of short working capital, there is a fresh recognition of the fact that this is quite a bit.

PERSONAL SIDE OF THE BUSINESS

George F. Brown of George F. Brown & Sons, Chicago, is en route to England on the "Queen Mary" for a combined business and pleasure visit to his ancestral home at Rutherglen, near Glasgow, to check on relatives. He also plans to have a round on the famous St. Andrews golf course. Mr. Brown for many years has done a London Lloyds business with direct underwriting connections through the London brokers, Joseph Hadley & Son, and he will spend some time in London conferring with the underwriters before going to Scotland, and thereafter will make a swing through Holland, Belgium, Switzerland and stop in Paris.

Mary Wickersham Williams, daughter of Mr. and Mrs. **Wheaton A. Williams,** became the bride of George B. Parsons of Minneapolis at a ceremony in St. Stephen's Episcopal church at Minneapolis. Mr. Williams is president of the National Assn. of Casualty & Surety Agents and is executive vice-president of the Fred L. Gray Co., Minneapolis general agency.

Howard R. Underwood, Providence Washington, who resigned last week as secretary of the Ohio Fire Underwriters Assn., after 17 years, was tendered a testimonial dinner. E. F. Gallagher was toastmaster and B. O. Evans, Glens Falls, Cleveland, principal speaker. Six former presidents made short talks: R. S. Tidrick, Springfield; A. R. Gibson, Buckeye Union; C. F. Eagle, American, N. J.; O. F. Gibbs, Atlas, Cleveland; R. W. Nelson, Home, and W. H. Witherspoon, Aetna. Mr. Underwood was presented two traveling bags, a brief case and desk set. James A. Neilan, Norwich Union, was chairman of arrangements.

Percy Wesley of Western Actuarial Bureau, Chicago, whose main responsibility is in the field of farm insurance rates and rules, is now back on the job after a prolonged illness and convalescence. He underwent a severe operation last September and then went to St. Petersburg, Fla., for the winter to recuperate.

Mrs. Lowry Watkins, wife of the head of the Lowry Watkins Co. agency of Louisville, rode her horse Fatal Interview to victory in the ladies steeplechase at Percy Warner Park, Nashville. Her husband rode in the Iroquois jumping race, which he had previously won, but was defeated this year. **Dinwiddie Lampton, Jr.,** Louisville insurance man, who won the Iroquois some years ago, led this year, but was beaten. May 22 the scene will shift to Oxmoor, home of **William M. Bullitt,** prominent insurance attorney and father of Mrs. Watkins, who annually arranges a one-day horse contest at his 1,000-acre home farm.

George E. Wertenberger, senior partner of the W. C. Myers & Co. agency, Wooster, O., who has spent the past 20 years in the business, has been unable to work for several months because of illness, but is showing a slight improvement. At present, however, he is not permitted visitors.

Ray Murphy, general counsel of Assn. of Casualty & Surety Companies, has had to cancel his engagement to speak at the University of Akron conference on insurance sponsored by the Summit County Board.

A. E. Gilbert, vice-president and fire manager of American International Underwriters, is in western Europe on a month's trip. He will visit London before returning to New York.

M. T. Wilson, secretary of Travelers Fire, and **H. C. Bean,** secretary in charge of the western department, were at Chicago this week in the course of a three week visit to middlewestern points.

James S. Kemper, chairman of Lumbermens Mutual Casualty, and national treasurer of the Republican Party, was named as a delegate to the Republican convention at Philadelphia during the Illinois Republican convention at Springfield.

Ray Bass, treasurer of the A. E. Staley Mfg. Co. of Decatur, Ill., and vice-president in charge of the insurance division of American Management Assn., is at Garfield Park hospital, Chicago, due to a heart condition. He suffered an attack while he was attending a movie show at Chicago and was taken to the hospital on advice of a hotel physician. He will thus not be able to preside at the A.M.A. insurance meeting at Atlantic City this month.

E. S. Hogg of Hogg, Robinson & Capel-Cure of London, is in Chicago this week consulting with C. Reid Cloon in the Chicago office of R. B. Jones & Sons and with his other connections there. He had been at New York about three weeks and from Chicago he is going on to the Pacific Coast.

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DEATHS

Cyrus E. Gilbert, 65, Des Moines local agent, died from a brain tumor following two months illness. He had been in the insurance business at Des Moines since 1910.

Carl E. Bailey, 56, Crum & Forster state agent at Wichita for about 20 years, died at his home following an illness since the first of the year. He entered the business 35 years ago with the Van Arsdale & Osborne Brokerage Co., representing the hail department of St. Paul, and later was special agent for Royal and Westchester. He was prominent in the Kansas field men's groups.

Samuel A. Lemma, 49, of the New York agency of Lemma & O'Connor, and a former president of Brooklyn Agents Assn., died at his home at Teaneck, N. J.

John W. Smith, 77, for many years a Port Huron, Mich., local agent, died after a two-years' illness. He served in the legislature, for one term in the house and two in the senate.

Charles E. Boles, 72, for 46 years local agent at Wisconsin Rapids, Wis., died at Madison general hospital. He was born in Centralia, Wis., and was a school teacher before engaging in insurance work.

Clarence R. James, retired Wisconsin field man for Aetna Fire, who died at Milwaukee the other day, was a native of Missouri, and joined Aetna Fire in 1914 as an accountant. Later he was transferred to the Wisconsin field where he continued until his retirement in 1945. For 15 years he was secretary of Wisconsin State Fire Prevention Assn. and was aggressive and effective in that work. He was also a past president of Wisconsin Fire Underwriters Assn. During the winter, since his retirement he and Mrs. James have sojourned in Florida and during the summer months they resided at their country home near Oconomowoc, Wis.

H. Frank Fischer, assistant treasurer of Fidelity & Guaranty, died Sunday, at his home at Baltimore, after a long illness.

With experience in the banking field, Mr. Fischer joined F. & G. in 1929, as cashier, and in 1931 was elected assistant treasurer.

Mrs. Harriet E. Sheffe, mother of Chris D. Sheffe, U. S. manager of London Assurance, died at New York. Mr. Sheffe was in London.

Hugh F. McGovern, supervisor of the Aetna Life group's subrogation and salvage department, died at St. Francis hospital, Hartford, Tuesday after a brief illness. He had been an Aetna man 39 years.

Group Enlarges Scope

LOS ANGELES—Southern California chapter of the California Insurance Auditors Assn. at a meeting voted to enlarge scope of its educational program to include lectures and discussions on questions arising in auditing other forms of insurance accounts than compensation.

Dallas Assn. of Insurance Agents is sponsoring a surety educational couse the week of May 10 with Luther E. Mackall as instructor.

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Fire Prevention Efforts Offer Meager Returns

(CONTINUED FROM PAGE 1)

been applied to this particular type of occupancy in recent months.

Mr. McAuliffe said that if it were possible to arrange definite fines for violations of this sort, and to make corrections on a practical foundation, it is certain there would be some degree of progress. Fire prevention in this field is far from heartening.

In a third field, extinguishing of fires after they have occurred, fire departments have been severely handicapped during the war and post-war years because of their inability to secure equipment and because of shortages in manpower. As a natural consequence of these deficiencies, water supplies and communication systems have suffered in direct proportion. This condition has been reflected in the curtailment of fire inspections with the result that fire prevention by this method has been ineffectual and below standard.

Grosvenor Heads Mich. Fire Preventionists

LANSING—F. R. Grosvenor, Fidelity & Guaranty, was elected president of Michigan Fire Prevention Assn. at the annual meeting here. The session was held in connection with an inspection of Lansing in which some 75 field men were participating.

Other officers are: Vice-president, Harry L. Pollock, New Hampshire; second vice-president, Sam Gray, New York Underwriters; secretary, William J. Reid, Sun, and treasurer and assistant secretary, Raymond W. Douglass, Agricultural.

Raymond L. Jennings, American, retiring president, spoke at a meeting sponsored by the Lansing chamber of commerce at which the fire prevention program is being explained to a large gathering of business men. Some 15,000 home inspection blanks were distributed through the schools, with association members addressing students.

Michigan Act Signed

LANSING, MICH. — Gov. Sigler has signed and made immediately effective an act which opens the way to greater use of private insurance facilities to cover special state property hazards. It empowers the commissioner, with consent of state treasurer and auditor general, to insure with private facilities any state property deemed of too concentrated value or excessively hazardous to place with the state fire fund. The same act fixes a new $1,750,000 ceiling on the fund, making unnecessary further assessments against state departments and institutions to raise the fund to the $5 million ceiling fixed in a 1947 act.

Returning to Local Agency

BATTLE CREEK — State Senator R. J. Hamilton, insurance committee chairman of the Michigan senate, announced he would not seek reelection but will retire from the legislature after having served two two-year terms. He has sponsored much good insurance legislation and worked closely with Commissioner Forbes. Senator Hamilton is a local agent of this city.

Hear Safety Director

Casualty Underwriters Assn. of New Jersey heard Matthew A. Bolger, public safety director of Newark Safety Council, at its May meeting. Joseph Comerford, Maryland Casualty, heads the nominating committee and will present a slate of officers for the annual election June 9.

Ernest Ehlers, Travelers, announced that the annual outing will take place at Essex Falls Country Club, June 26. John Nolan, Aetna Casualty, chairman of the public relations committee, gave a detailed report on insurance bills pending in the state legislature.

Zurich Buys 55 John Street Building at New York

Zurich has completed the purchase of the 16 story office building at 55 John street, New York, and the adjoining building at 4-6 and 8-10 Dutch street. This is the only real estate Zurish owns in the U. S. The buildings comprise 107,000 feet of floor space, and have been occupied by Travelers for 20 years.

Zurich's eastern department will move to the new location not later than May, 1950, and possibly before the end of 1949. The eastern department was first located at 55 John when it was a new building just after Zurich entered the U. S. 35 years ago.

About one-third of the space will be usd by Zurich and Minner & Barnett, its metropolitan managers. The premises will be extensively altered and modernized. Charles F. Noyes Co. represented the sellers, Underwriters Building Corp.

Ready for Ariz. Mid-Year

Arizona Assn. of Insurance Agents is holding its mid-year convention at Globe Friday and Saturday. Kenneth Nehring will report on the N.A.I.A. mid-year meeting and talks will be given by Harry W. Nason, deputy insurance director, and Conde Withers, assistant manager Arizona Fire Rating Bureau. Paul Jones will speak on "A Loophole in Available Coverages"; John Sandige on "High Property Damage Limits," and Joe Heap on "New Coverages You Should Use."

Quit Palestine War Cover

Members of American Cargo War Risk Reinsurance Exchange announced that effective May 14, war, and strikes, riots and civil commotions risks will not be covered under any circumstances in Palestine except while actually on board an overseas vessel.

Retailer Makes Forfeit

WASHINGTON—Castleberg's, local branch of a chain jewelry store, forfeited $300 on a charge by the D. C. insurance officials with issuing without license certificates under a master policy which insured diamonds purchased from the firm.

Three New Directors

North America has elected three new directors, they being Charles S. Chesston, Philadelphia financier; Ludwig C. Lewis, vice-president of North America; Herbert P. Stellwagen, vice-president Indemnity of North America.

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W. E. McKell Named to Top Post in Company Group

1948 Legislation Helps Fill All-Industry Pattern

NEW YORK—At its annual meeting here Assn. of Casualty & Surety Companies elected William E. McKell, first vice-president of American Surety, to the presidency. Joseph F. Matthai, executive vice-president of U. S. F. & G., was named vice-president.



W. E. McKell

Mr. McKell has been vice-president of the association for the past two years. He succeeds Richard V. Goodwin, vice-president of Fireman's Fund Indemnity. Mr. Matthai has been a chairman or member of many association committees for a number of years.

In presenting his annual legislative report, Ray Murphy, association general counsel, said that there is a far greater



R. V. Goodwin



J. F. Matthai

burden of responsibility on state regulation than has ever existed before, calling for ability on the part of supervisory officials to see the whole picture. Though 1948 was an "off-year" in the number of state legislatures in session, many new laws were placed on the books to complete the all-industry regulation pattern. He foresees no clean break from state to federal regulation in the realm of probability.

Dewey Dorsett Reports

J. Dewey Dorsett, in reporting as general manager, said the association is preparing to meet "down the road before they fully reach the gates of civilization," the new hazards that are certain to accompany the general use of atomic energy and other amazing developments of recent years.

There is a committee embracing company engineers that is devoting itself exclusively to the study of atomic energy and other unusual hazards. He said it is not the responsibility of insurance companies to make atomic energy safe, but that when scientists have found the ways and means, "their application to industrial use unquestionably will become a duty and responsibility of the insurance companies."

Mr. Dorsett said that accident prevention is the outstanding public service rendered by the association. Legislation is studied which affects insurance and the manufacturer is aided in safeguarding his workers against old and new hazards. The phyically impaired are assisted to attain their desire for productive employment. Helpful material is provided for agents and brokers, and accurate information about the business is given to the public.

The first sustained, organized accident prevention program in history was that which was undertaken under the leadership of stock companies, he said. Thirty-seven publications have been prepared covering almost every phase of industrial safety. Millions of copies have been distributed and several are still on the presses. Mr. Dorsett pointed out that from 1913 to 1943, the industrial death rate was reduced 63% and the accident rate fell off 30%.

Non-Fatal Accidents Up

While traffic fatalities have been reduced 20% below the record year of 1941, despite a marked increase in driving, non-fatal motor vehicle accidents have actually increased during the past several years, he emphasized.

The association has pioneered in sponsoring high school driver education courses, producing the first textbook on the subject, "Man and the Motor Car," written specifically for high school use. Some 500,000 copies are now in use by 6,000 high schools. The schools receive manuals and guidebooks necessary to set up and teach a thorough driver education course.

Mr. Dorsett urged the group to accelerate the driver education movement.

He referred to the new program that has been adopted jointly by National Assn. of Insurance Agents and Assn. of Casualty & Surety Companies for the purpose of mobilizing agents in support of sound safety measures.

Traffic Engineering

In the field of traffic engineering, the outstanding activities have been the series of test traffic surveys in cities of varying sizes to set paterns of traffic improvement.

Center for Safety Education at New York University, which was founded by the association and which receives an annual endowment from it, has given training in how to conduct safety programs to 6,500 persons.

The association has published more than 60 books, booklets and pamphlets which are in current use and comprise in the aggregate a substantial library on most of the causes and means of controlling preventable accidents.

The association maintains a staff of investigators to detect fraudulent claim artists. He cited the recent arrest of a ring of claim fakers whose racket had netted close to $250,000 in dishonest automobile claims. Two hundred and eighty-seven insurers and self-insurers are subscribers to the index system. During 1947, they reported a record total of 815,766 claims.

Complete 530 Investigations

In 1947 the association had 814 persons under investigation and completed 530 investigations. In 27 cases prosecuting authorities had the individuals brought in, informed of the evidence against them and released with a warning. In 41 other cases, the evidence was so strong that the individuals were ordered to trial.

The organization has been instrumental in setting up 42 insurance claim managers councils and in formulating an inter-company arbitration agreement to which companies in and out of the association adhere.

A workmen's compensation study was completed in a book "Workmen's Compensation Insurance—Monopoly or Free Competition." It is the first actual comparison of the accomplishments of private insurers as contrasted with monopolistic state funds.

Most recent of the research studies covers the "Employment and Payroll of Persons Engaged in Insurance Covered by State Unemployment Compensation Laws." The study gives an analysis of the number of persons employed in the different branches of insurance and the amount of money they earn.

The association enjoys a favorable standing with the press.

Some 8,000 newspapers participated in the 1947 national highway safety campaign. Local sponsors paid approximately $3 million for safety advertising space and at least another $3 million of space was contributed by newspapers.

J. Dewey Dorsett, general manager, was reelected as was Ray Murphy, counsel. Home Indemnity was added to the executive committee. The other companies were reelected. Fireman's Fund Indemnity becomes a member of the executive committee since R. V. Goodwin, retiring president, is with that company.

Dr. Virgil Jordan, president of the National Industrial Conference Board, was the speaker. Approximately 200 insurance executives and their guests attended.

Give Schedule for N.A.I.C. Philadelphia Convention

The general outline of the annual convention of National Assn. of Insurance Commissioners at Bellevue Stratford hotel, Philadelphia, June 6-10 has been perfected by John A. Stevenson, president of Penn Mutual Life, who is chairman of the program committee. The general pattern coincides with that which has become standard during recent years.

The extracurricular activities include a buffet supper, followed by a concert Sunday evening, June 6; a "grand reception" by Commissioner Malone of Pennsylvania, and N.A.I.C. officials Monday evening, the Pamunkey ceremonial Tuesday evening and the banquet Wednesday.

Various entertainment features are being arranged including tours, trips to Valley Forge, Atlantic City and Longwood Gardens, and baseball games and the races. There will be a fashion show and a series of other events for the women.

Registration will get under way Saturday morning, June 5, and will continue throughout the week. As usual, the executive committee will have a session Sunday afternoon. There will be committee meetings Monday morning, followed by a general convention session, and committee meetings that afternoon.

There will be committee meetings Tuesday morning and afternoon, with a luncheon sandwiched in between, this to be the annual meeting of Insurance Federation of Pennsylvania.

On Wednesday there will be committee meetings in the morning, a general session before noon and committee meetings in the afternoon.

On Thursday there will be a breakfast for commissioners and staff members and then the concluding general session.

Oakland Agents' Outing

The annual golf outing of the Oakland (Calif.) Assn. of Insurance Agents is to be held at Orinda Country Club May 25. There will be prizes for golfers and non-golfers and refreshments will be served on the course. A dinner will follow.

Many Plus Signs in Treasury Qualifying List

Newcomers Are Fireman's Fund, Founders, Buckeye Union, National Grange

Plus signs predominate in the new Treasury list of sureties qualified to give bonds running to the U. S. government. These qualifying powers for each company are equivalent to 10% of surplus to policyholders and are based on Dec. 31, 1947, statements. The Treasury issues two such lists a year, the newest one being known as the April list and the second being known as the October list, which is based on mid-year figures.

There are two new fire insurance companies on the newest list, they being Fireman's Fund and Founders Fire & Marine. The first fire insurance company to qualify for writing federal surety bonds was North America, but it qualified to handle such business on a reinsurance basis only. Firemans' Fund and Founders Fire & Marine go on the list to write such bonds on a direct, as well as a reinsurance basis.

The other newcomers on the most recent list are Buckeye Union Casualty, which just recently entered the fidelity-surety business, and National Grange Mutual Liability.

In the following table are shown the qualifying powers for all companies on the list, together with the powers that these companies enjoyed in the April, 1947, and October, 1947, lists as well.

	Apr. '47	Oct. '47	Apr. '48
*Acci. & Cas...	250,000	199,000	333,000
Aetna Cas.	4,014,000	3,971,000	4,013,000
Amer. Auto	1,558,000	1,598,000	1,810,000
Amer. Bond ...	232,000	234,000	240,000
Amer. Cas.	376,000	318,000	345,000
Amer. Empl. ...	740,000	778,000	797,000
Amer. Fidelity.	146,000	137,000	161,000
Amer. General.	307,000	312,000	322,000
Amer. Guar. ...	283,000	289,000	268,000
Amer. Indem...	245,000	233,000	216,000
Amer. Motor ..	250,000	225,000	225,000
Am. Mut. Liab.	1,584,000	1,591,000	1,637,000
Amer. Reins. ..	1,295,000	1,280,000	1,328,000
Amer. States ..	196,000	177,000	207,000
Amer. Surety ..	2,123,000	2,100,000	2,029,000
Anchor Cas. ...	142,000	126,000	142,000
Assoc. Indem...	531,000	549,000	534,000
Buckeye U. Cas.	.....	.....	129,000
*Car & Gen...	135,000	133,000	208,000
Century Surety.	441,000	452,000	450,000
Century Indem.	515,000	594,000	653,000
Columbia Cas...	415,000	441,000	358,000
Comm. Cas. ...	427,000	438,000	440,000
Comm. Stand...	105,000	121,000	137,000
Cont. Cas.	1,823,000	1,881,000	2,383,000
Eagle Ind.	470,000	441,000	358,000
Emmco Cas.	88,000	85,000	88,000
Empl. Cas.	208,000	212,000	263,000
*Empl. Liab. ..	1,515,000	1,663,000	1,562,000
Empl. Mut., Ia.	213,000	194,000	316,000
Empl. Mut., Wis.	1,155,000	1,006,000	1,231,000
Empl. Reins. ..	1,335,000	1,337,000	1,335,000
Eureka Cas. ...	112,000	100,000	120,000
*Europ. Gen. ..	1,091,000	1,121,000	1,058,000
Excess	200,000	200,000	200,000
Fid. & Cas.	3,234,000	3,227,000	3,336,000
Fid. & Dep.....	2,014,000	2,037,000	2,103,000
Fire. Fund. Ind.	743,000	668,000	1,024,000
Fireman's Fund	.....	.....	2,060,000
Founders F. & M.	.....	.....	313,000
Gen. Cas., Wash.	461,000	486,000	478,000
Gen. Reins. ...	1,940,000	1,831,000	1,671,000
Glens Falls ...	617,000	609,000	541,000
Globe Indem...	2,310,000	2,129,000	2,212,000
Great Amer. ..	1,321,000	1,158,000	1,147,000
*Guar., N. A...	149,000	156,000	158,000
Hartford Acc...	4,292,000	4,224,000	4,116,000
Hawkeye Cas...	60,000	70,000	62,000
Home Indem...	383,000	346,000	724,000
Houston F. & C.	156,000	144,000	162,000
Indem. N. A...	2,356,000	2,205,000	2,202,000
*Ins. Co., N. A..	12,035,000	10,925,000	11,265,000
Internati. Fid..	187,000	189,000	189,000
Kan. Bk. Sur...	62,000	63,000	63,000
Liberty Mut....	2,968,000	2,985,000	3,224,000
*London Guar..	706,000	677,000	655,000
Lond. & Lanc..	296,000	289,700	293,000
Lumb. Mu. Cas.	1,100,000	1,100,000	1,100,000
Maine Bond....	68,000	69,000	69,000
Mfrs. Cas.	526,000	502,000	513,000
Md. Cas.	2,536,000	2,390,000	2,574,000

(CONTINUED ON PAGE 23)

Ponder New Mo. "Comp" Program

JEFFERSON CITY — Superintendent Jackson has called hearings commencing May 21 on proposals for revisions of Missouri compensation and O. D. rates, changes relating to voluntary compensation insurance, on proposals for introduction of a 1-B limit of liability in the compensation policy and for rule amendments pertaining to extra-legal medical coverage.

National Council on Compensation Insurance filed these proposals with the suggestion that the filings, if approved, should become effective July 18.

The council proposes to increase the pure compensation and O. D. premium 11.3% to cover law amendments.

There would be eliminated 18 classifications from the list which now carries a specific O. D. element in their rates.

Voluntary Coverage

Voluntary compensation insurance would be provided for the first time in Missouri. It is proposed to provide for such coverage on domestics, casual employes, agricultural workers and employes of employers with 10 or fewer employes. The insurer would be obligated to offer to such employes regular compensation settlements, but the employe would not be obligated to accept such a settlement, and could proceed to sue the employer at common law. If the employe does accept the settlement, a common law release would be taken.

This voluntary plan provides for $5/10,000 limits of liability under the 1-B clause of the policy, and $500 medical benefits. Thus these would be the maximum limits of recovery should the employe proceed at common law and prevail.

Standard Limit $25,000

Also there would be introduced a standard limit of $25,000 in the 1-B coverage in connection with compulsory compensation. Heretofore, 1-B coverage has been unlimited in Missouri. Provision is made for buying limits in excess of $25,000. Heretofore, the only limit under 1-B has been in respect of O. D. and maritime employment provisions.

It is proposed to change the basis of calculating the additional charge for elective extra-legal medical coverage. For such coverage up to $10,000 the charge would be 1% of the premium with a minimum of $5. Such coverage protects the employer where the medical costs in a particular case exceed $750 in the first 90 days after the accident.

Associated Industries of Missouri has put out a bulletin contending that the proposals for voluntary compensation and limiting of liability under 1-B are not in the interest of industry and are not necessary. The bulletin states that these changes are intended to bring Missouri into line with the National Council's proposals in other states.



Straight to the Bull's Eye

Hawkeye-Security Agents hit the bull's eye on sales time after time because the facilities of these two friendly, good-to-work-with companies are geared to help Agents produce sales. The close-knit cooperation of all departments backs up Agents with smooth, speedy operations. While field representatives work hand in hand with Agents. Yes, these are just some of the reasons that more and more Agents are swinging to Hawkeye-Security.

HAWKEYE CASUALTY CO.
SECURITY FIRE INS. CO.
DES MOINES 7, IOWA

1886—OVER A HALF CENTURY OF SERVICE—1948

The North American Accident Insurance Co.

209 So. LaSalle St., Chicago, Illinois

We write every practical form of Life, Accident, Health, Hospitalization and Medical Expense Insurance.

District Managers and Representatives WANTED

Geo. F. Manseimann, President

A GOOD YEAR TO CONNECT WITH A GOOD COMPANY

Brewster Scans Ohio Rate Law in Cleveland Talk

W. H. Brewster, automobile manager of National Bureau of Casualty Underwriters, Monday addressed a meeting of Cleveland Assn. of Casualty & Surety Managers, in which he analyzed the new Ohio rate regulatory statute and discussed the automobile rate situation. The success of rate regulatory laws, he vouchsafed, will depend largely upon the full cooperation and considered understanding of supervising authorities, rating organizations, insurers and producers. On the strength of past experience and through reasonable exercise of good judgment, all parties interested, he predicted, will be able to satisfy the federal authorities that we are capable of administering our business.

A-3 Plan Introduced

In Ohio the only change in auto B.I. rates was the introduction of class A-3. The increase in rate for this class amounts to about 18% as against the class A-2 rate and places the class A-3 rate within 5% of that for business use operation. Higher rates could actually be justified for the youthful operator, but the A-3 rate was held to a level below the class B rate in order to make certain that this classification will be properly coded. There were 61,500 more drivers under 25 involved in death and injury accidents last year than in 1946. It is estimated that such drivers were involved in more than 25% of all accidents although they number well under 20% of the drivers. The new automobile B.I. rate level is far below the indicated increase in B.I. average claim cost which is at least 30% above the pre-war level.

Want Fire Liability Cover

Sentiment for fire legal liability coverage is increasing on the part of many insurance buyers in all parts of the country. A discussion of it took place at a recent meeting of a bankers' association with the principal points brought out emphasizing a desire that insurance companies provide the coverage in a form other than property damage on liability policies. Buyers also feel that they should get it at lower rates.

Iowa Cracks Down on American F. & C.

DES MOINES — Commissioner Alexander of Iowa has indefinitely suspended the certificate of authority of American Fidelity & Casualty for alleged failure to conform to reasonable regulations of the department.

The company is charged with writing casualty business without filing rates and otherwise failing to cooperate with the department. The company had refused to join the assigned risk plan, according to an order issued by the department following a hearing. All other companies had subscribed to the plan and following suspension of American F. & C. the department had turned over the subscriptions to the governing committee which will now go ahead in setting up the assigned risk plan.

All In Except Am. F. & C.

The assigned risk plan is expected to be placed in operation in Iowa with the department turning over to the governing committee subscriptions of the companies.

Commissioner Alexander reported all companies have approved the plan except American F. & C.

H. A. Watson of Employers Mutual Casualty is chairman of the governing committee which will set the plan into operation and appoint a manager. There is a possibility that Iowa and Nebraska will use a joint manager.

The Iowa assigned risk plan is on a voluntary basis.

American F. & C. which had been admitted into Iowa only last Dec. 30, specializes in long distance truck and bus business and had refused, according to the department, to join in the assigned risk plan because it did not want to handle other automobile lines as would be required under the plan.

The suspension order pointed out that "by reason of passage of the financial responsibility law, it has become a matter of vital public interest that automobile public liability and property damage be made available to all persons reasonably entitled thereto" and that a national advisory committee of the insurance industry has formulated a "fair and reasonable assigned risk plan for the purpose of providing a means through which worthy persons might procure auto public liability and property damage insurance when not otherwise available, and has recommended its adoption and approval by the insurance companies and state insurance commissioner."

Desirable in Public Interest

The order continued that the commissioner had requested all insurers to subscribe to the plan, and "that all companies have conformed with such request" except American F. & C. and that "such plan is desirable in the public's interest", but by its terms shall not be effective until all carriers subscribed.

Due to the fact the suspension order was based on failure to file rate and not making the assigned risk rejection a major part of the reason, left some doubt whether the American F. & C. case would be a test case if carried into court.

Am. Indemnity Correction

The total loss figures shown for American Indemnity in the annual Automobile Insurance & Aviation edition of THE NATIONAL UNDERWRITER were incorrect. The premiums were correctly shown as $1,822,550 and the loss figures by lines are correct, but the total losses were $893,918 instead of the figure shown. This produces a loss ratio of 49.04.

Move San Francisco Office

San Francisco offices of American Indemnity have been moved to the Kohl building.

Commissioner-Company Relations Conference Topic

A. & H. Meeting at San Francisco Draws Good Crowd

By FRANK A. POST

The first meeting of Health & Accident Underwriters Conference on the Pacific Coast since its formation in 1901 was marked by an attendance quite comparable to that in former years, despite the distance most members had to come, and spirited discussion of some of the major problems confronting the industry today.

The general theme of the meeting was methods of gaining increased acceptance by the public of accident and health insurance and it was carried through even in the agency management forum as well as in the general sessions. One aspect of the public relations problem, however, in which the present situation is not entirely satisfactory, although indications were given of a brightening of the outlook in that respect, was that of relations with insurance departments.

That was the central topic throughout the session Monday, the opening day, and President George W. Kemper, Fireman's Fund Indemnity, started it with some rather drastic criticism of certain aspects of insurance department operation and attitude toward A. & H. insurance. Moulton of New Hampshire, chairman of the N.A.I.C. accident and health committee, who spoke briefly, referred to Mr. Kemper's comments, but took them in good part.

Downey Moderates Stand

Downey of California, chairman of the minimum benefits subcommittee, whose radical attitude at the recent meeting of the committee at Chicago riled the company men very seriously, opened the afternoon session by telling what he thought the companies ought to do. His position was much more moderate, however, than was expected.

He was followed by W. Russell Arrington, vice-president of Combined of Chicago and vice-chairman of the house insurance committee of the Illinois legislature, who told of some of the things in the commissioners' attitude that companies object to, including the fact that most of the attacks on A. & H. are originating with them and the threat of compulsion through legislation penalizing the business as a whole for bad practices of an admittedly small minority. He closed, however, on an optimistic note for greater cooperation in the near future between the commissioners and the industry.

Plans were discussed for forming a group section of the Conference on the same general basis as the Medical Section of American Life Convention, but no definite action was taken at this time, as it would necessitate an amendment to the constitution of the conference.

NEW OHIO PRESIDENT

Frank R. Middleton, who has just been elected president of Ohio Insurance Federation, is manager at Columbus for National Surety. He sprang from Rutherford, N. J. and entered the insurance business in 1924 with National Surety at Pittsburgh. The next year he was appointed assistant manager there. In 1928 he became executive special agent for the fidelity-surety department of National Union Indemnity, but returned to National Surety a year later. He was placed in charge at Columbus in 1933. This is known as the Ohio service office and there are sub-offices at Akron and Cincinnati.



Frank R. Middleton

He is a former president of Ohio Assn. of Casualty & Surety Managers, and has been a trustee of Insurance Federation of Ohio since 1944.

His father, Arthur H. Middleton, was with National Surety 28 years, having been assistant treasurer at the time of his death in 1928. Hence there has been nearly a half century in the service of National Surety between father and son.

B. C. Legislature Eases Responsibility Act

It is reported the British Columbia legislature has amended the drastic new financial responsibility law, raising the property damage limit for impounding cars involved in accidents from $25 to $50 and delegating to local authorities the duty of determining financial responsibility of motorists involved in accidents.

While the "pink" card still is required, the law has been relaxed to enable local authority to secure telegraphic assurances of existence of coverage. Discretionary authority is given local officials to release cars of tourists where clearly not at fault.

The changes resulted from strong pressure by tourists' associations which had indicated American travel into the province had dropped sharply since the law went into effect several months ago.

Addresses Controllers

MILWAUKEE — Lyle G. Wimmer, secretary in charge of the boiler and machinery insurance division of Travelers Indemnity, Tuesday discussed "Use and Occupancy Insurance" at a dinner meeting of the Milwaukee control of Controllers Institute of America.

GENERAL REINSURANCE GROUP

Largest American multiple line market dealing exclusively in Reinsurance

GENERAL REINSURANCE CORPORATION

Financial Statement, December 31, 1947

ASSETS

Cash in Banks and Offices		$ 4,177,654.28
Investments:		
United States Government Bonds	$19,921,804.01	
Other Bonds	3,950,218.68	
NorthStarReinsurance Corporation Stock	4,561,898.82	
Other Preferred Stocks	1,669,250.00	
Other Common Stocks	9,761,491.16	
Total		39,864,662.67
Premiums in course of collection (not over 90 days due)		1,197,833.58
Accrued Interest		135,701.83
Other Admitted Assets		21,898.80
Total Admitted Assets		$45,397,751.16

LIABILITIES

Reserve for Claims and Claim Expenses		$20,433,637.36
Reserve for Unearned Premiums		5,697,832.72
Reserve for Commissions, Taxes and Other Liabilities		2,557,466.62
Voluntary Reserve	$ 1,708,814.46	
Capital	5,000,000.00	
Surplus	10,000,000.00	
Surplus to Policyholders		16,708,814.46
Total		$45,397,751.16

Bonds and stocks owned are valued in accordance with the requirements of the New York State Insurance Department. On the basis of December 31, 1947 market quotations for bonds and stocks owned (other than stocks of affiliates), Total Admitted Assets would be increased to $45,413,214.65 and Voluntary Reserve to $1,724,277.95. Securities carried at $4,804,535.43 in the above statement are deposited as required by law.

Casualty • Fidelity Surety

NORTH STAR REINSURANCE CORPORATION

Financial Statement, December 31, 1947

ASSETS

Cash in Banks and Office		$ 2,564,081.70
Investments:		
United States Government Bonds	$11,147,508.08	
Other Bonds	857,106.80	
Common Stocks	1,281,160.00	
Mortgage Loans	17,730.00	
Total		13,303,504.88
Balances due from Ceding Companies (not over 90 days due)		980,661.77
Accrued Interest		42,372.24
Other Admitted Assets		33,518.40
Total Admitted Assets		$16,924,138.99

LIABILITIES

Reserve for Claims and Claim Expenses		$ 1,807,441.00
Reserve for Unearned Premiums		10,079,396.35
Reserve for Commissions, Taxes and Other Liabilities		461,904.40
Capital	$1,300,000.00	
Surplus	3,275,397.24	
Surplus to Policyholders		4,575,397.24
Total		$16,924,138.99

Bonds and stocks owned are valued in accordance with the requirements of the New York State Insurance Department. On the basis of December 31, 1947 market quotations for bonds and stocks owned, Total Admitted Assets would be decreased to $16,871,495.45 and Surplus to $3,222,753.70. Securities carried at $505,479.55 in the above statement are deposited as required by law.

Fire • Inland Marine Ocean Marine

90 JOHN STREET, NEW YORK 7 • 130 BUSH STREET, SAN FRANCISCO 4

ACCIDENT AND HEALTH

Davis Chief Speaker at Florida Annual Meeting

O. F. Davis, secretary and manager of the accident and health department of Illinois Bankers Life, will be the featured speaker at the annual meeting of Florida Assn. of Accident & Health Underwriters at Miami, May 28-29, talking on "Time and Production Control." Others on the program include C. Ervin Waller, president Professional Insurance Corp.; Edward Faircloth, deputy insurance commissioner; Dr. Robert Spicer, president Dade County Medical Assn.; R. L. Floyd, mayor of Miami, and R. B. Danner, city manager there, formerly with F.B.I.

Leavey on A.B.A. Committee

H. Harold Leavey, vice-president and general counsel for California-Western States Life, has been appointed a member of the American Bar Assn. committee on compulsory non-occupational disability benefits.

A.B.A. is giving consideration to legal problems arising out of compulsory disability proposals of Congress and the several states.

Visiting Executives in S. F. Guests of Two Clubs

Executives attending the Health & Accident Underwriters Conference session in San Francisco were guests of the Accident & Health Managers Club and Accident & Health Underwriters Conference there at a joint luncheon Wednesday. Speakers were C. O. Pauley, Great Northern Life, originally scheduled to address the managers' group; Ray H. Belknap, Occidental Life; V. J. Skutt, vice-president Mutual Benefit Health & Accident, and R. J. Wetterlund, vice-president Washington National, who were to be the speakers at the producers' association.

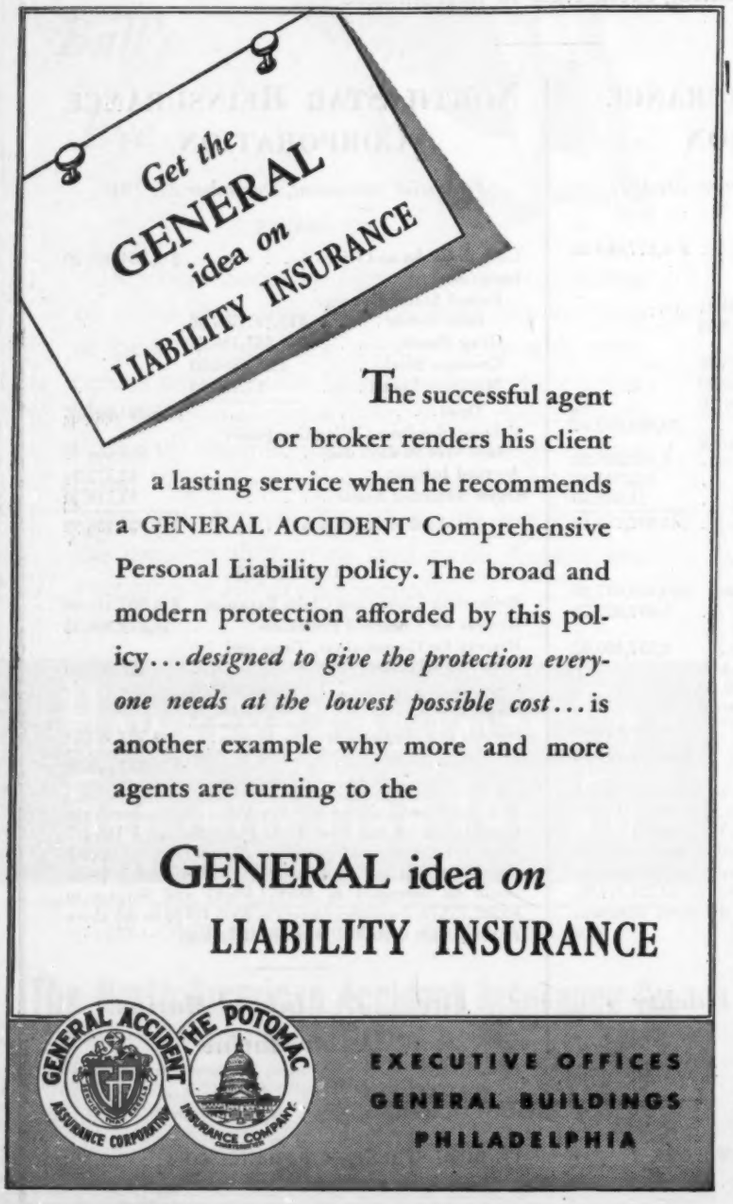
Doctor Blames Doctors for Compulsory Plan Demand

LINCOLN, NEB.—Doctors are to blame for the popular demand for compulsory health insurance, Dr. F. L. Feierabend, Kansas City, told the Nebraska State Medical Assn. convention here. Active in Blue Cross and Blue Shield for 10 years, he declared, "When organized medicine does the things it is supposed to do, there will be no need for compulsory health insurance."

Doctors, he said, have "no right to use their skill to exploit their fellow man" but rather have a tremendous responsibility to use their skill to help their fellow man—at a cost he can afford. "If we continue with our social sinfulness, we've paved the way for socialization of medicine, an early step in totalitarianism." he declared.

He said 80% of Nebraska doctors have signed up in the Blue Shield plan and shown that they agreed to deliver their services to those who need them.

He was founder of the medical service plan in Kansas which now includes 176,000 people in 90 counties, and was a co-founder and first president of Associated Medical Care plan.



The successful agent or broker renders his client a lasting service when he recommends a GENERAL ACCIDENT Comprehensive Personal Liability policy. The broad and modern protection afforded by this policy... *designed to give the protection everyone needs at the lowest possible cost*... is another example why more and more agents are turning to the

GENERAL idea *on* LIABILITY INSURANCE

GENERAL ACCIDENT ASSURANCE CORPORATION — THE POTOMAC INSURANCE COMPANY

EXECUTIVE OFFICES
GENERAL BUILDINGS
PHILADELPHIA

Rapid Fire Program for Kansas City Sales Rally

Kansas City Assn. of A. & H. Underwriters is holding a sales congress Friday that starts in the morning and closes with a luncheon, at which the speaker will be Charles W. Arnold, superintendent of agencies of Kansas City Life, on "The Insurance Man in the Community." The morning session will feature a number of star salesmen, they being Kiah Warden on prospecting; Bob DeBusk, direct mail; Lisle Kindig, mental attitude; Charles Gross, needs and hazards, and Eunice McCaskey, opportunity.



C. W. Arnold

Wylie Craig is chairman.

N. H. Associaton Elects

At a reorganization meeting of New Hampshire Assn. of Accident & Health Underwriters at Manchester, Herman Davis, Metropolitan Casualty, Nashua, was elected president; John B. Cram, Mutual Benefit Health & Accident, Manchester, vice-president, and Robert Owen, Massachusetts Bonding, Concord, reelected secretary.

Irving Whitcomb, New Hampshire manager of Retail Credit Co., talked on the inspection business.

New Pittsburgh Officers

New officers elected by Pittsburgh Assn. of Accident & Health Underwriters are: President, R. Gordon Williams, Loyal Protective; vice-president, H. P. Schewe, Massachusetts Indemnity; secretary, W. J. McClelland, Massachusetts Bonding; treasurer, H. S. Fouse, Industrial Life.

E. C. Campbell will speak at the luncheon meeting May 17.

The Pittsburgh association has just launched a very newsy two-page mimeographed monthly bulletin, the first issue being edited by C. H. Bokman, New Amsterdam Casualty.

Am. Health Names Ireland

Benjamin L. Ireland has been named underwriting and claim supervisor of American Health of Baltimore. He is a graduate law student and for 12 years he was connected with the management and operations of Union Memorial Hospital at Baltimore. From there he joined the staff of Maryland Blue Cross.

To Confer with Hospitals

A meeting between representatives of the accident and health industry and the Chicago Hospital Council will be held May 19 to discuss possible methods to facilitate admittance of policyholder patients of private insurance companies to Chicago hospitals. Insurance representatives include: Ralph Walker, Aetna Life; James Andrews, Jr., Life Assn. of America; Morton Miller, Equitable Society; John Mannix, John Marshall; A. G. Fankhauser, Continental Casualty, and Harold R. Gordon, managing director of H. & A. Underwriters Conference as an ex-officio member.

Communists Inspire Drive for Compulsory Health Plan, Medical Man Claims

ST. LOUIS, MO.—A relentless drive to foist compulsory national health and accident insurance taxation on the American people is part of the program of the Communists and Communist front organizations, Arthur L. Conrad, associate administrator National Physicians' Committee for the Extension of Medical Service, charged in a talk here to the St. Louis Medical Society. He charged that the social security board's bureau of research and statistics provided the "instigation, statistics and the bills" which were introduced in Congress for the socialization of medicine and as a step toward the eventual totalitarian state in America for which the Communists and their fellow-travelers among the bureaucrats in Washington are constantly striving.

Blasts Theory as to Draft

Conrad charged that the National Health Assembly which closed a session at Washington only a few days ago was "rigged" for political purposes and its "conclusions" actually were drafted before the assembly began its deliberations.

A favorite argument used by proponents of compulsory health insurance, he said, is based upon the false assumption that draft rejections in world war II demonstrated inadequacy of American medicine and the present system of health care distribution. It has been proved, he said, that less than 1% of draft rejections could have been traced to unavailability or cost of medical care.

Atlanta Club Elects Brown

Charles B. Brown, Hartford Accident, has been elected president of the Atlanta Accident & Health Underwriters Assn. Other officers are: A. S. Skinner, first vice-president; L. L. Skinner, Jr., second vice-president; Joe Bryant, secretary-treasurer. Atlanta is one of the largest units in the recently organized Georgia association, which is headed by Lee Laney, president; W. C. Clark, secretary, and R. H. Dickenson, treasurer. Vice-presidents of the state organization will be elected later.

Breidenbaugh at Detroit

O. J. Breidenbaugh, executive secretary of the National Association, addressed Detroit Accident & Health Assn. May 11 on "From Dabbler to Sales Expert."

Wallace Slated for Two Talks

Travis T. Wallace, president Great American Reserve of Dallas, will speak at the Des Moines A. & H. sales congress May 19. He will give his talk "Shooting the Moon" before the state life and accident sales congress at Milwaukee May 20.

ASSOCIATIONS

Victor Heads N. Y. Auto Underwriters Group

A. J. Victor, Fireman's Fund Indemnity, was elected chairman of Automobile Casualty Underwriters Assn. of New York at its 20th anniversary luncheon meeting. J. A. Bantel, London & Lancashire Indemnity, was named vice-chairman, and W. T. Meckbach, U.S.F.&G., secretary.

Hear Enforcement Officer

NEW YORK—The Surety Claim Men's Forum heard Wyllys Newcomb,

assistant district attorney of New York county in charge of the fraud-bureau discuss the relationship of surety companies to law enforcement agencies. C. C. Leary, assistant manager of New York claim division of Maryland Casualty presided.

Discusses Subrogation

LINCOLN, NEB.—Daniel Stubbs, Lincoln attorney, discussed "Subrogation Actions and the Value of Medical Testimony" at a meeting of the Lincoln Claim Men's Assn. George McNally, Kansas City, will discuss "Recent Developments In Car Theft Rings" at the June meeting.

S. F. Surety Sales Forum

The first surety sales meeting ever held for producers in San Francisco was conducted by the Surety Underwriters Assn. of Northern California May 3. The meeting, with Leland W. Cutler of Fidelity & Deposit as principal speaker, started with a luncheon. Prominent brokers, representing the two brokers' organizations in the city attended in addition to Jack Maloney, chief assistant insurance commissioner; R. I. Catlin, vice-president Aetna Casualty, and F. E. O'Brien, vice-president Fidelity & Casualty.

Kellogg to Rockford

Verl G. Kellogg is now associated with Pioneer Life and George Rogers Clark Mutual Casualty of Rockford, Ill., as actuary. He is a graduate of University of Michigan and was actuary for Locomotive Engineers Mutual Life & Accident of Cleveland for the past 13 years.

Surety Assn. Annual

NEW YORK — The first annual meeting of Surety Assn. of America since its consolidation last October with the Towner Rating Bureau was held here with over 100 representatives of the 50 members companies in attendance.

The asociation reelected Martin W. Lewis general manager, and John L. Kirkwood and E. Vernon Roth secretaries, and re-appointed Elmer C. Anderson, John F. FitzGerald, Philip T. Morehouse and Peter A. Zimmermann assistant secretaries, and David Porter educational director.

"Comp" Rates to Go Up

Compensation rates will have to go up in order to provide increased fees to doctors and higher benefits to workers, Mary Donlon, head of the New York State Workmen's Compensation Board announces. The higher rates will be caused by the upward revision of the medical fee schedule which fixes minimum charges for medical and surgical treatment and care of injured workers. The changes are effective Sept. 1.

Automobile Appointments

Maurice E. Guillet has been appointed special agent for Automobile in Washington, Oregon, Idaho and Montana.

Clarence E. Ludwig has been named state agent for Michigan by Automobile. He has been special agent in eastern Michigan for a year and succeeds the late H. L. Ridenour as manager. He will be assisted by Gerrit S. Collier, who was named special agent.

OK New Mich. Auto Rates

LANSING — Commissioner Forbes of Michigan has approved new auto liability rates.

Insurance Women of Madison (Wis.) held a dinner and business meeting at which an interior decorator talked on "Changing Scenes."

Wichita Blue Goose auxiliary of Sunflower Puddle Tuesday held a desert-bridge meeting at the home of Mrs. L. T. Stubbs.



OLD FOLKS CAN BE NEW PROSPECTS

Get this "past 60" accident business!

There is a good source of extra income in writing over-age accident insurance. Due to the high frequency of accidents in the older age group, these people want the protection, and there are few companies that offer this coverage.

You probably have lost valued business because of your policyholders passing a certain age, and their policies being terminated. You can still give them excellent coverage that compares favorably to all standard straight accident policies—death, dismemberment, weekly indemnity, or any combination of these with or without medical expense.

Send for full details on over-age accident insurance. Underwritten by Lloyd's of London.

R. N. CRAWFORD & CO., Inc.
120 So. La Salle St. Chicago. Tel. Randolph 0750

A LEADING BONDING COMPANY



AND FIRST IN PRINTING AN INTELLIGENT MANUAL AND FIRST IN EXECUTING BONDS IN PADDED FORM.

IF YOU ARE INTERESTED IN REPRESENTING US WHY NOT WRITE OUR CLOSEST OFFICE INVITING US TO CALL ON YOU?

WESTERN SURETY COMPANY
ONE OF AMERICA'S OLDEST BONDING COMPANIES

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Sioux Falls South Dakota

A COMPANY FAMOUS FOR "FIRSTS"

CHANGES IN CASUALTY FIELD

Merrill and Rector Are Named General Agents

LOS ANGELES—Continental Casaulty and Continental Assurance have appointed two general agents. E. W. Merrill becomes general agent for Orange county, with headquarters at Santa Ana, Cal. He has been district manager for Massachusetts Mutual Life, and previously was with Northwestern National and Equitable Society. Cal Rector becomes general agent for Imperial county, with headquarters at El Centro, Cal. He goes to Continental Assurance from a local agency which he operated.

Alexander Special Agent

H. M. Alexander, who has been in the head office of Fireman's Fund Indemnity training for field work, has been appointed special agent covering western Washington, except Seattle, under supervision of J. R. MacKay, manager at Seattle. Alexander is a graduate of Wharton School.

Hartford Accident Opens Claim Offices in East

Hartford Accident has opened claim offices in Saginaw, Mich.; North Platte, Neb., and Erie, Pa.

A. J. Marxhausen is in charge at Saginaw. He is an insurance graduate of the University of Michigan and for the past nine years has been with the Saginaw general agency of Brady, Schirmer & Co.

Gerald E. Warner is in charge at North Platte. Mr. Warner has been with Hartford Accident since 1942 as adjuster at Omaha.

E. J. Murphy, who has been with Hartford Accident since 1922 as adjuster at Indianapolis and Buffalo and as claim manager at Olean, N. Y., is in charge at Erie.

Floyd Bond Superintendent

Alfred T. Floyd, Jr., special agent for Massachusetts Bonding in San Francisco, has been appointed superintendent of the bonding department there. He succeeds Don G. Drais, who recently resigned to assume management of the new casualty department established by Founders Fire & Marine in San Francisco.

Snyder Named Memphis Manager Home Indemnity

Home Indemnity has appointed Joel S. Snyder manager at Memphis. He will be located in the Manhattan building, and will have supervision of Arkansas and Tennessee.

Mr. Snyder entered the insurance business in 1934 as special agent for Fidelity & Deposit at Memphis. He was later advanced to state agency supervisor at Atlanta. After four years in the navy, he returned to F. & D. as manager at Raleigh, N. C.

Ullrich and Milne to Preferred Accident Posts

Arthur H. Ullrich joined Preferred Accident as manager of the compensation and liability division. He has been in the casualty-surety business in the New York area 26 years.

Alexander C. Milne became superintendent of the engineering department. He was in the engineering department in the New York metropolitan office of Great American Indemnity for a long period and has been identified with inspection and safety work in the New York area 25 years.

Dotts with Anchor at K.C.

Anchor Casualty has established a branch claim office in Kansas City with C. S. Dotts as manager. He was graduated from University of Kansas law school in 1938, practiced law in Garnett, Kan., until early 1939, when he joined Aetna Casualty. He was stationed in claim offices at Reading, Pa., and Buffalo, then served 20 months in the navy, and returned to Aetna in Philadelphia, being transferred to St. Louis in 1946. He became claim manager at Kansas City for Standard Accident last November, a position which he resigned to join Anchor.

New Claim Office in Cal.

Hartford Accident has opened a claim office at Bakersfield, Cal., with Bert H. Zahner, Jr., in charge. Mr. Zahner has had claims experience in the Bakersfield area and before that served for four years in the army.

Three Noted Speakers Added to Statistical Program

Three prominent speakers have been added to the program of Insurance Accounting & Statistical Assn. May 19-20 at Cleveland. They are Mayor Thomas A. Burke of Cleveland, William G. Rose, and Bill Veeck, president of the Cleveland Indians baseball club. Mr. Rose is noted in the advertising field.

Indiana Rate Hike May 17

INDIANAPOLIS—The Indiana insurance commission has authorized higher automobile insurance rates, Commissioner Pearson announced, effective May 17. Property damage and public liability premiums are advanced about 15% in Indianapolis area. A state-wide increase of $4 per $20 premium on cars operated by drivers under 25 years of age was approved.

Property damage and public liability rate increases range upward to 18% in the Gary-South Bend area where accident ratio is higher due to Chicago traffic. In sparsely-traveled rural areas of southern Indiana the rate increase is much smaller.

Malum on Assigned Risk

DES MOINES—Don Malum, superintendent rating department, Iowa department, spoke before the Des Moines Casualty & Surety Club on the new assigned risk plan which is being set up in Iowa.

BITUMINOUS CASUALTY CORPORATION

ROCK ISLAND ILLINOIS

SPECIALIZING IN WORKMEN'S COMPENSATION AND ALL LINES OF LIABILITY COVERAGE



COMPENSATION

State Fund Director Answers Union Critic

Herewith are reproduced excerpts from a letter by Louis Buffler, underwriting director of the State Insurance Fund of New York to Daniel D. Carmell, general counsel Chicago Federation of Labor. The letter is in answer to a speech by Mr. Carmell before the Illini Insurance Society at Champaign reported in THE NATIONAL UNDERWRITER in which the attorney asserts that organized labor does not believe that state compensation funds are an answer to inadequacies which exist in the Illinois compensation law.

"You are reported to have stated that 'state compensation funds are filled with gimmicks and organized labor does not now believe this medium is the answer to the inadequacies which exist in the Illinois compensation law.' We cannot, of course, controvert your statement as to how organized labor in your particular community feels about state compensation funds; we have already indicated the very close and inspiring experience we have had with national labor organizations and many state labor organizations throughout the United States.

"Among the so-called gimmicks that you refer to, however, you say 'compensation payments are the smallest in the country in states which have such funds.' Have you made a comparison of the level of benefits paid in states having either an exclusive or a competitive state fund with the level of benefits payable in states that do not have state compensation insurance funds? If so, I am sure you will recognize that New York state pays the highest level of benefits payable throughout the country. California has nothing to be ashamed of because it is just behind New York state in the level of benefits payable. In between, however, we have some 17 other state funds that certainly have nothing to be ashamed of with respect to the level of benefits payable in the state in which they operate.

Up to the Legislatures

"The important point, however, is that no state fund has anything whatever to do with the level of benefits payable under the workmen's compensation law. That is determined by the people of the state through its representatives in the legislature. Other variations that you attribute to Ohio, North Dakota and Wyoming, are the expressions of the people of those states as to the degree to which injured workmen and their dependents are to be covered by their workmen's compensation law and the extent to which injuries are to be compensated. A state fund, again the expression of the people of the state as to a means of handling the liability under a workmen's compensation law, is merely the insurance agency which carries out the mandate of the legislature.

"I am somewhat perplexed in your reference to the Illinois act, where you allege such grave inadequacies as a schedule of benefits based on antiquated salary scales, legalistic red-tape, etc. Certainly, if there be any merit to your contention about the inadequacies of the Illinois system, it cannot be attributed to a state fund because you do not have a state fund in Illinois. I might in good taste ask you: Where are the private insurance carriers in Illinois, and what are they doing about the grave inadequacies you charge? But apparently you answer the question quite effectively when you admit that these inadequacies come about mainly by interpretation of the act by the courts, and not because they are put there by employers or insurance carriers.

"I have saved until last comment upon your assertion that 'when the test came through the silicosis situation, state funds simply were not there.' The member state funds of The American Assn. of State Compensation Insurance Funds probably have been, individually and collectively, the greatest force for the expansion of coverage of diseases flowing from industrial accidents and operations. Again, while I speak from the viewpoint of the New York Fund, other funds might well equal, or even excel, the New York Fund with respect to the coverage of diseases resulting from dust hazards. I can recall most vividly and, of course, our official records prove these facts the advent of the all-inclusive occupational disease law enacted by the New York legislature to become effective Sept. 1, 1935. Private insurance carriers almost universally cancelled all policies of employers, or refused to renew them, whose operations involved a dust hazard. The New York State Fund became the haven of coverage for these industries.

"I say to you in conclusion that the state insurance funds of the country are not followers; they are leaders in these characteristics that seek to improve operation under a standard which private carriers have often been reluctant to follow even though the cost of their insurance is generally higher than that in a state fund."

Salesman Ruled Covered While at Ball Game

ST. PAUL—A salesman attending a baseball game while waiting to meet a customer was doing so in the course of his employment the Minnesota supreme court ruled, affirming the industrial commission's compensation award to F. L. Fisher. Indemnity of North America was the insurer. While at the ball game Fisher was hit by a bottle thrown by a boy and lost the sight of an eye.

"This court will take judicial notice of the fact that in this type of selling an essential element is that of waiting for an opportunity to talk with the prospect," the court held. "In affirming the ruling of the industrial commission we do not mean to say that a salesman could not, while waiting for a prospect, so far depart from his employer's business on an enterprise of his own as to put him outside the coverage of this act.

"We only hold that here there was no such departure. To adopt a contrary view would lead to the absurd result that the employe would have had to remain rooted to the spot where he last spoke with Feiring (the prospect) in order to retain coverage while waiting."

Am. Indemnity Puts New Affiliate Into Field

American Indemnity of Galveston has put into the field a new subsidiary known as Texas General Indemnity. It was incorporated in Colorado and has capital of $100,000 and net surplus of $50,000. This was produced by the sale of $10 par value stock at $15 per share. The executive office will be at Galveston and for the present it will confine its writings to Texas and Colorado for workmen's compensation on a participation and assessment plan. This is the plan that is followed by Texas Indemnity which is also an American Indemnity subsidiary.

The officers of Texas General Indemnity occupy parallel positions in American Indemnity, the president being J. F. Seinsheimer; vice-president and secretary C. S. Kuhn, secretaries J. F. Seinsheimer, Jr., W. L. Hartung, and C. D. Winter, and treasurer H. F. Sanderford.

Green to Standard of S. D.

William H. Green has been appointed agency manager of Standard Casualty of Sioux Falls. Mr. Green is a University



American Casualty Company
American Aviation & General Insurance Company

READING, PENNSYLVANIA

ANNUAL FINANCIAL STATEMENTS

DECEMBER 31, 1947

AMERICAN CASUALTY COMPANY of READING, PENNSYLVANIA

ASSETS

Cash		$ 1,483,790.95
U. S. Government Bonds		3,365,052.29
Other Bonds		3,545,291.89
Stocks: (other than wholly owned fire affiliate)		2,910,316.45
Stocks: American Aviation & General Insurance Company		963,072.04
Mortgages		108,875.95
Premiums in Course of Collection (Not Overdue)		2,811,425.05
Accrued Interest, Reinsurance and Other Admitted Assets		126,612.46
Home Office Building		397,949.32
		$15,712,386.40

LIABILITIES

Reserve for Unearned Premiums		$ 5,546,348.53
Reserve for Claims		5,344,508.66
Reserve for Accrued Commissions		786,094.82
Reserve for Expenses and Taxes		585,274.66
Capital	$1,500,000.00	
Surplus	1,950,159.73	
POLICYHOLDERS' SURPLUS		3,450,159.73
		$15,712,386.40

AMERICAN AVIATION & GENERAL INSURANCE COMPANY

ASSETS

Cash		$ 251,939.33
U. S. Government Bonds		926,434.09
Other Bonds		162,107.01
Stocks		555,975.60
Premiums in Course of Collection (Not Overdue)		242,792.47
Accrued Interest, Reinsurance and Other Admitted Assets		107,658.48
		$2,246,906.98

LIABILITIES

Reserve for Unearned Premiums		$1,037,702.84
Reserve for Losses		166,106.65
Reserve for Expenses and Taxes		80,025.45
Capital	$500,000.00	
Surplus	463,072.04	
POLICYHOLDERS' SURPLUS		963,072.04
		$2,246,906.98

SERVING AMERICA SINCE 1902

of South Dakota graduate and for the past 2½ years has been field representative of Aetna Casualty in western Minnesota and South Dakota. He was a lieutenant in the navy during the war.

Central Surety Reports

Larger net earnings for the first quarter of 1948 are reported by Central Surety although net premiums written was below the comparable 1947 period.

Net earnings totaled $199,802, compared with $111,256 a year earlier Premiums written aggregated $2,952,663, a decrease of $304,329.

Surplus rose $162,301 during the quarter to $3,638,006.

Assets March 31 were $16,381,957, a gain of $148,320 for the quarter.

Seaboard Surety Moves

The home office of Seaboard Surety has been moved to 75 Maiden Lane, N. Y., from 80 John street.

PERSONALS

Vernon G. Peirson, San Francisco, vice-president in charge of the Pacific executive office of Fidelity & Deposit, has been at the home office for two weeks. Named last December as successor to Guy LeRoy Stevick, following the latter's retirement after more than half a century of service with F.&D., Mr. Peirson has been a member of the west coast organization since 1926, and has been with F.&D. 42 years.

John J. Nangle, president of Utilities of St. Louis, Pierce Building, was elected Democratic national committeeman for Missouri at the state convention in Jefferson City.

James White, casualty manager at Chicago for Travelers, is expected to return next week from a vacation at Ft. Lauderdale, Fla.

Additional Refund in Mutual Liquidation

MADISON, WIS. — On application of Commissioner Duel, liquidator of the defunct Wisconsin Mutual of Madison, Circuit Judge Sachtjen has signed an order for refunding an additional $18,900 to policyholders who paid the 100% assessment levied by Duel to pay claims and costs of liquidation. The auto mutual was placed in the hands of the department Feb. 5, 1941. Collections and sales of assets brought funds that exceeded anticipation and were considerably more than enough to pay claims and costs. A previous refund totaling $123,218 to policyholders who paid assessments was authorized in April, 1947. The current refund ordered represents 5.6% of assessments and is being paid on a prorata basis.

Rate Parity on B. I. and P. D. in Oregon Ceases to Exist

As the newly increased automobile bodily injury and property damage insurance rates of the National Bureau went into effect in Oregon May 3, it became apparent that a number of non-bureau companies were not filing increases or were making filings which were below the bureau level.

Several leading non-bureau companies had filed rates approximately 7½% below the bureau average. Other non-bureau companies made the same filings as bureau companies.

The result of the bureau increase and various filings of non-bureau companies is that rate parity among stock companies, which has been in existence in Oregon for a number of years, is non-existent, at least for the present.

Malone Asks Assessment of Paramount Mutual Members

HARRISBURG—A petition asking the Dauphin county court to direct assessment of policyholders of the defunct Paramount Mutual of Philadelphia has been filed by Commissioner Malone of Pennsylvania who is directing liquidation of the mutual, which was taken over in December. The petition listed $68,213 liabilities to be met by 3,973 policyholders.

Paramount specialized in automobile coverage and also was authorized to write fire. Among policyholders were members of Philadelphia GI Taxicab Assn., which group failed to get state authorization to operate cabs in that city.

Lay Minneapolis Plans

MINNEAPOLIS—An ice show at the banquet will feature the annual convention of the National Assn. of Accident & Health Underwriters here June 28-30. Automobile tours and theater parties also are scheduled.

A smorgasbord at the new home office building of North American Life & Casualty will usher in entertainment the opening day. A talk on "Insurance vs. Socialized Medicine" by Dr. Walter H. Judd, congressman from Minneapolis, will be heard.

Ray V. Lynch is general convention chairman and Maida Pitblado, chairman for the women.

Wis. A. & H. Men to Meet

MILWAUKEE — The Wisconsin Assn. of A. & H. Underwriters will hold its midyear convention here at Hotel Pfister May 20. A. K. Perego, Wisconsin National Life, Milwaukee, is president and will conduct the morning session. There will be a luncheon addressed by leading producers. The association will cooperate with the Wisconsin Life Underwriters Assn. and the Milwaukee A. & H. Assn. and will participate in the life sales congress at Milwaukee. It is sponsoring the appearance of T. T. Wallace, president Great American Reserve, Dallas, at the Thursday luncheon, and Mr. Perego, who will talk at the Thursday evening session.

Forbids Compensation Plan

LOUISVILLE — Insurance Director Thurman in a ruling forbids compensation of insurance adjusters or others to be based on the amount of loss paid by companies.

A. & C. Offices in N. J.

Accident & Casualty has leased offices in the Union building at 9 Clinton street, Newark, to serve all of New Jersey.

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N.F.P.A. Holds Annual Meeting at Washington

(CONTINUED FROM PAGE 9)

ments, frequently with reduced manpower and inadequate and obsolete equipment, are required to serve many expanded industrial installations while still taking care of an increasingly bigger job of protecting metropolitan areas.

N.F.P.A. can play a leading part in seeing that its standards are put into effect everywhere possible. It can help improve protection of existing buildings, and can aid in bringing about installation of automatic extinguishing equipment and alarm systems, he said.

Alvah Small, president of Underwriters' Laboratories, is chairman of the new electrical section. Charles L. Smith, N.F.P.A. electrical field engineer, is secretary. Mr. Small outlined plans for further development of the national electrical code. The new section is to secure more widespread cooperation of all interests concerned in devising means for reducing losses in their field.

Charles L. Smith, former chief electrical inspector of Detroit, has been appointed electrical field engineer for N.F.P.A. His headquarters will be at Chicago.

Mr. Smith has been in the electrical field since the age of 12. He was named chief electrical instpector for Detroit in 1947.

COMMITTEES REPORT

Abolition of the use of public exit halls as air conditioning plenum chambers in hotels, hospitals and similar occupanies was recommended by the committee on air conditioning. Other amendments to the N.F.P.A. standards for installation of air conditioning and ventilating systems were suggested, including a recommindation that in windowless buildings, where panic hazard is pronounced, that means be provided for mechanically removing smoke. The committee also urged that buildings equipped with automatic sprinklers or fire alarm systems install devices to automatically shut down the fans when the systems operate.

H. E. Newell of the National Board, chairman of the committee on gases, in his report noted that public utilities have increasingly turned to liquefied petroleum gas as a stand by means to meet peak load requirements and often special installation safeguards have not been fully realized. The committee has prepared a proposed standards for storage and handling of liquefied petroleum gases at gas utility plants.

The committee on safety to life approved proposed revisions of the N.F.P.A. building exits code affecting escalators, hotels and apartment houses. The committee recommended a performance requirement for protection of moving stairways which do not constitute required means of egress.

Dust Explosion Hazards

Experience and tests show that finely divided particles of virtually all combustible materials and many considered non-combustibles can produce violent explosions if suspended in the proper concentration and ignited, the committee on dust explosion hazards reported in its presentation of a revised code on principles for prevention of dust explosions in industrial plants. The committee called attention to the hazard of spontaneous heating in many powdered products, particularly after grinding. Solid streams from hose or extinguisher should be used with caution where combustible dusts are involved. Dust may be thrown into suspension by their use with a consequent explosion. Spray or fog nozzles may be used with less danger.

The marine section prepared a revised edition of its "Fire Protection Standards for Motor Craft," which sets forth recmended safe practices for construction, maintenance and operation of power boats of all types. The revision, although purely advisory, is widely used in underwriting as a guide to insurability of motor craft.

A uniform standard for labeling of containers of flammable mixtures offered for sale at retail was submitted by the committee on flammable liquids. The committee proposes a variation in the cautionary wording depending upon the flashpoint of the product. It is anticipated that after adoption by the N.F.P.A. this recommended standard will largely influence state and municipal legislation on the subject.

Arthur G. Smith of Travelers Fire, chairman of the committee on field practice, in his report presented amendments to the standards for installation, maintenance and use of first aid fire appliances to conform with action of the committee regarding carbon dioxide extinguishers and to cover dry compound and vaporizing liquid-cartridge extinguishers approved by Underwriters' Laboratories.

Suggested changes in their fields were offered by the committees on ovens and furnaces, George M. Wile of Boston Manufacturers Mutual Fire, chairman; fire pumps, E. W. Fowler, National Board, chairman; signaling systems and thermostats; special extinguishing systems; blower systems, Winthrop M. Jones, Factory Association, chairman, and by the committee on places of outdoor assembly.

New List of Qualifying Powers for Federal Bonds

(CONTINUED FROM PAGE 15)

	Apr. '47	Oct. '47	Apr. '48
Mass. Bond....	1,301,000	1,171,000	1,336,000
Merch. Indem..	414,000	405,000	292,000
Metrop. Cas....	480,000	466,000	415,000
Natl. Auto	153,000	191,000	218,000
Natl. Cas.	350,000	350,000	350,000
Natl Grange M.	.....	.....	196,000
Natl. Surety ...	2,221,000	2,194,000	2,180,000
Natl. Un. Ind...	106,000	103,000	98,000
New Am. Cas..	1,757,000	1,694,000	1,638,000
New Eng. Cas..	263,000	256,000	247,000
N. Y. Cas.....	422,000	433,000	396,000
N.A.C. & S.Re..	274,000	278,000	264,000
Northw. Cas....	129,000	137,000	218,000
*Ocean Acc.	654,000	661,000	634,000
Ohio Cas.	500,000	500,000	500,000
O. Farmers Ind.	164,000	149,000	157,000
Pac. Empl.	232,000	263,000	338,000
Pac Indem.	1,152,000	1,070,000	1,020,000
Peerless Cas. ..	226,000	228,000	226,000
Phoenix Ind. ..	456,000	403,000	389,000
Preferred Acc..	255,000	157,000	235,000
Royal Ind.	1,941,000	1,762,000	1,830,000
St. Paul Mer...	910,000	924,000	950,000
Seaboard Sur...	614,000	622,000	630,000
Stand. Acc. ...	1,205,000	1,227,000	1,370,000
Summit F. & S.	30,00	32,000	33,000
Sun Indem. ...	321,000	227,000	305,000
Texas Indem...	50,000	56,000	53,000
Travelers Ind..	1,300,000	1,300,000	1,500,000
Trinity Univ...	293,000	306,000	318,000
United Natl. ..	300,000	300,000	300,000
United Pac. ...	238,000	237,000	277,000
U. S. Cas.....	630,000	631,000	635,000
U. S. Guar.....	1,467,000	1,451,000	1,485,000
U. S. F. & G...	3,349,000	3,340,000	3,517,000
Va. Surety	42,000	42,000	48,000
West American.	137,000	138,000	141,000
West. Cas. & S.	214,000	216,000	227,000
West. Natl. Ind.	453,000	437,000	266,000
Western Sur....	113,000	123,000	122,000
Yorkshire	204,000	161,000	167,000

*Companies qualified for reinsurance only.

Assistant Cashier Confesses

Roland A. Wilson, 37, assistant cashier of Central National Bank of Chicago, has been bound over to the federal grand jury following his reported admission that he had embezzled $5,589 from the bank over a two year period. He was quoted as admitting he had forged names on cashier's checks and endorsed them in his capacity as assistant cashier. According to the U. S. attorney's office, the shortage may run as high as $7,500.

The bank is insured with London Lloyds.

Auto Rate Filings in Ill.

Rate filings have been made in Illinois for an increase of about 15% in automobile bodily injury and about 29% in property damage. The department has not yet given its approval to the program.

Insurance Women of Racine, Wis., had 35 on hand for their "Mother-Daughter Banquet," and were entertained by a puppet show.

Henderson Insurance Agency, **Columbus,** has been incorporated by S. R., D. L. and G. B. Henderson.

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Address Q-33, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

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An unusual opportunity is presented for an accident and health producer to become associated with a leading Eastern Company. Applicant should know his business thoroughly and be a man of character, poise, and demonstrated sales ability. Position will require constant traveling. Straight salary and expenses. Relate full experience and salary in first letter. Address Q-23, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

If you are an aggressive young man and want to join a rapidly expanding casualty company and have payroll auditing experience, please write to us. Excellent opportunities for advancement. Address Q-27, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

REINSURANCE UNDERWRITER

Must be experienced in all casualty lines. Excellent opportunity with home office of large Chicago casualty company. Salary open. Address Q-20, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

CLAIMS EXAMINER

Unusual opportunity afforded by establishment of Midwest claims department in St. Louis of large national multiple line company group. If interested in your future, write: Box Q-13, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

CLAIMS ATTORNEY AVAILABLE

Man with over 15 years claim experience handling casualty, bonds and some fire and marine. Held home office supervisory and branch office management positions. 5 years trial experience. Excellent references. Address Q-26, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

STATISTICIAN WANTED

If you are a young man with drive, intelligence and experience in casualty statistical work, we have an opening for you. You must have the aforementioned qualities to fit in with this fast growing aggressive, young company. Address Q-28, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

VICE PRESIDENT WANTED

A casualty company with $500,000 capital desires home office trained executive, experienced in compensation and automobile. Give experience, stock or mutual; salary expected. Address Q-31, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

UNDERWRITER NEEDED

By rapidly expanding Midwest casualty company. General man preferred but an expert in either automobile or compensation lines will be considered. Must be aggressive and have modern approach. Address Q-29, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

Loyds Bankers Blanket Bond Filing Gets Ill. OK

The bankers blanket bond filings of London Lloyds in Illinois which have now been approved, are being studied intently by surety men in the state because Lloyds has a lion's share of such business there and there has been the utmost interest in how Lloyds would proceed to comply with the new rating law in respect to this branch of the business.

Insofar as the basic rates are concerned, it appears that the Surety Association companies are about 20% higher than Lloyds.

For the H.A.N. form (c) 1946, $25,000 bond without misplacement the Lloyds premium is $479 whereas the Surety Association rate for form No. 24 is $603. For 25 employes Lloyds rate is $530 and the Surety Association rate $675. Lloyds charges $12 a head for more than 25 employes up to 50, whereas the Surety Association companies get $13.50.

The experience rating formula of Lloyds is also competitive. Its experience rating period ranges from a minimum of 36 to a maximum of 72 months whereas the Surety Association period is five years. Lloyds gives an experience credit of 45% for loss ratio from 0 to 5%; the credit is 40% if the loss ratio is from 5.1 to 15% and it gives an experience credit of five points less for each 5 points of ascending loss ratio up to the bracket 35.1 to 40% loss ratio where the experience credit is 15%. For a loss ratio of 40.1 to 45% the credit is 8% and from 45.1 to 50% the credit is 2%.

The best credit given by the Surety Association companies is 40% and that is for a loss ratio up to 5.9%. The Surety Association companies give no credit for loss ratio above 45%.

State Farm's Annual Wis. License Fight Is Launched

MADISON, WIS. — Following refusal of Commissioner Duel to issue a license to State Farm Mutual Auto in Wisconsin for the year beginning May 1, the Illinois company for the ninth consecutive year obtained a temporary restraining order which forbids Mr. Duel to interfere with its operations in Wisconsin in the absence of a license. Circuit Judge Sachtjen will hold a hearing this week on the plea to make the temporary order permanent until the matter of the license can be disposed of in the courts.

Since 1939, after Mr. Duel became commissioner, State Farm has operated in Wisconsin under court injunctions. His refusal to issue the license has been based on contention its reserve provisions fail to conform to law requirements. After a number of years of attempting to secure a Wisconsin license, State Farm Mutual obtained a license from former Commissioner Mortensen just before his term expired in 1938, but Mr. Duel refused to renew the license the following year.

An answer asking dismissal of injunction has been filed by Mr. Duel, and an affidavit filed by Asst. Atty. Gen. Persons in connection with Duel's answer, declared the company still has not satisfied Wisconsin requirements as to reserves. The affidavit asks the company be required to file a $25,000 surety bond and list with the court all policies sold or renewed in Wisconsin, pending disposal of the injunction action.

N. J. "Comp" Bureau Meets

Compensation Rating & Inspection Bureau of New Jersey will hold its annual meeting May 18 in Newark. A governing committee will be elected and the chairman and manager will report.

Whitfords, Inc., has been formed at **Fairfax, Mo.**, by R. C., F. C. and E. C. Whitford, all of Fairfax, to do an agency and brokerage business.

Industrial Insurers Complete Program

The program has been completed for the annual meeting of the Industrial Insurers Conference at Savannah, May 19-22.

The executive committee will meet the afternoon of May 19. In the evening there will be an outdoor barbecue with entertainment and an executive membership meeting.

The convention will formally open on Thursday, May 20, with an address by Governor Thompson of Georgia. There will be general business reports and an open forum on training programs for home office and field, A. & H. legislative trends, retirement plans, vacations for agents and agency turnover. H. C. E. Johnson, president of Interstate Life & Accident and vice-president of the conference, will be moderator.

The program on May 21 will open with "Let's Face It," by E. H. O'Connor, managing director of Insurance Economics Society. Richard B. Evans, president of Colonial Life, will speak on "The Big Book." Holgar J. Johson, president Institute of Life Insurance, will treat "Telling Our Story."

Speaker on the final day will be Charles J. Zimmerman, assistant managing director of Life Insurance Agency Management Assn. on "It Begins Here." An executive membership session and election will follow.

As in the past, all business sessions and speeches will be confined to mornings and the afternoons will be devoted to various entertainments. On May 20, the annual golf tournament will be held simultaneously with a tour of Ft. Pulaski and ocean swimming and a boat ride. A dinner dance will be held that evening.

On May 21 there will be an open-air fish fry, horseshoe tournament, golf or a boat ride, a hotel party, the past presidents' banquet and a water carnival. A special program has been arranged for the ladies, including tours of old Savannah homes.

RFC Equity Power Proposal Gets Setback in House

WASHINGTON—In passing the RFC extension bill recently, the House eliminated a Senate provision under which RFC could advance money to an insurance company through purchase of preferred stock, as it did in the case of Preferred Accident.

The House bill would limit the RFC power to make new loans to a two year period and allow it two more years to liquidate. The Senate bill would extend for 12 years the life of RFC, which under existing law has no authority to operate after June 30.

The difference between the two Houses went to a joint conference committee, which met Monday.

The House banking committee report on the bill said RFC has a cumulative record of $90,693,000 loaned to insurance companies, all of which has been repaid, while of $52,150,000 put out on preferred stock acquisitions $6,230,000 remains outstanding. The committee report said among other things:

"This proposed stock purchase authority is in conflict with the fundamental premise that RFC continue as a source of noncompetitive, supplemental credit rather than as a source of equity capital. It is the firm conviction of the committee that authority should not be lodged in the RFC to provide equity capital for business. It is a power which could be abused to effect socialization of important segments of our whole economy."

Start Course on Aviation

MILWAUKEE — Under the joint sponsorship of the Milwaukee Board and Wisconsin Assn. of Insurance Agents, a course of six hours on aviation insurance has been opened in the board offices. J. S. Rowland, Racine, former chairman N.A.I.A. aviation committee, past president Wisconsin Association and former national director for Wisconsin, is teaching the class.

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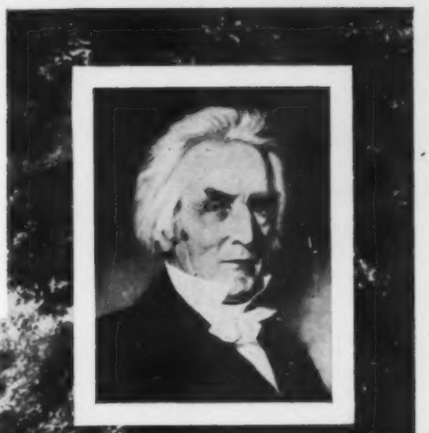
THE HOME OF

Alexander Campbell

CRUSADER FOR FREE INQUIRY



House was started about 1793 by Campbell's father-in-law from lumber grown and whipsawed in the vicinity



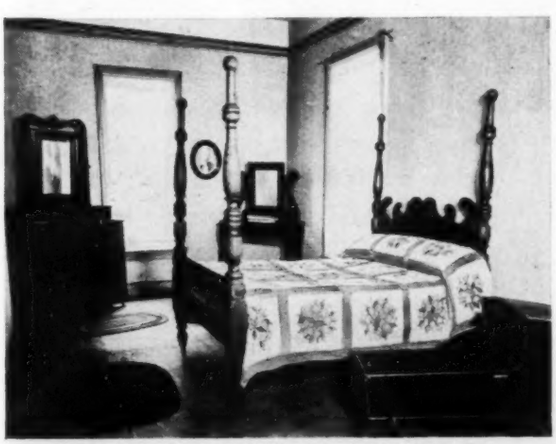


Campbell often worked till midnight in this quaint study

STAGECOACH and Ohio steamboat were the main methods of transportation a century ago in what is now West Virginia; communication was also slow and uncertain. Nevertheless, in spite of these and other obstacles in 1840 Alexander Campbell founded Bethany College, dedicated to "development of character, education of the heart, opportunity for free inquiry." Now one of the older colleges west of the Alleghenies, Bethany offers enduring evidence of the founder's achievements as first president and energetic builder of its endowment.

The Irish-born Campbell emigrated to the United States in 1808. Delivering his first sermon in a grove, he rapidly made a reputation as a preacher and actively identified himself with the current religious reform movement.

When Campbell married Margaret Brown in 1811, the bride's father gave them his home and farm in Bethany, West Virginia, in order to induce the young couple to remain with him. Thus Campbell ran the farm in addition to preaching, established a seminary and published magazines from his own press. So extensive was his printing business that the Federal Government established a post office for him and made him postmaster for some thirty years. His popularity as a speaker resulted in numerous journeys both here and abroad where he gained ideas on the subject of education later used in his own college.

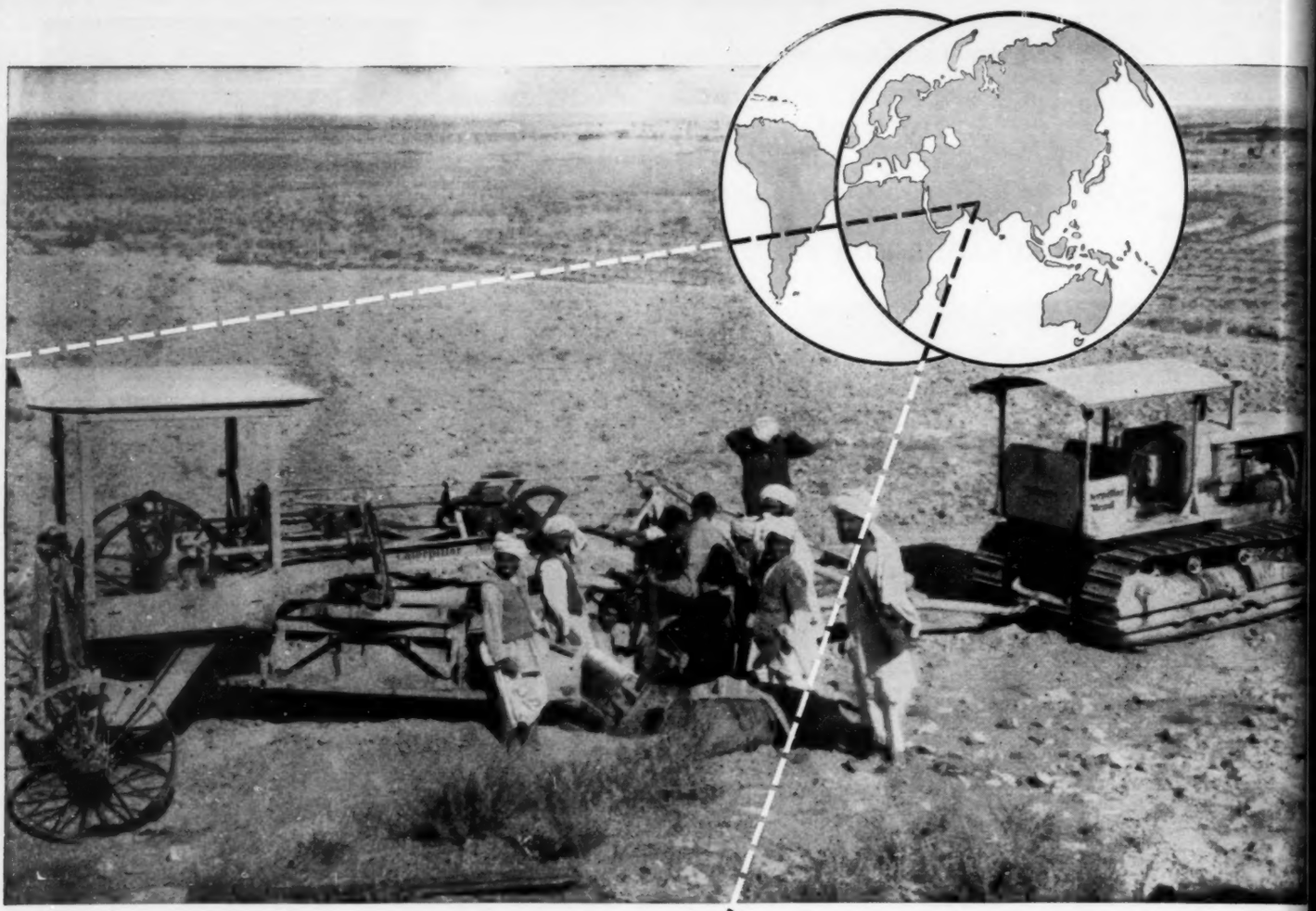


Guests Clay, Davis, Garfield and Lee slept on this rope bed

Though Campbell's home was enlarged by various additions, the oldest section was built by his father-in-law, John Brown, about 1793. A skillful carpenter, Brown constructed so sturdy a dwelling that even today the floors are still sound and the door is as solid as the day it was hung. Now under the joint control of the Disciples of Christ Historical Society and Bethany College, the Campbell home near the campus is open to visitors the year round.

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